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THE
CO-OPERATIVE UNION
LIMITED.



The 44th Annual
Co-operative Congress,
1912.



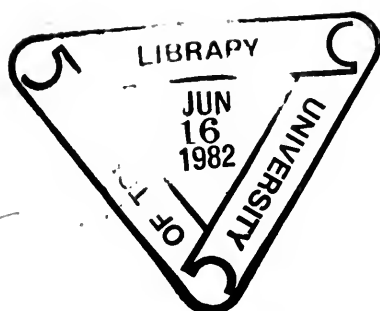
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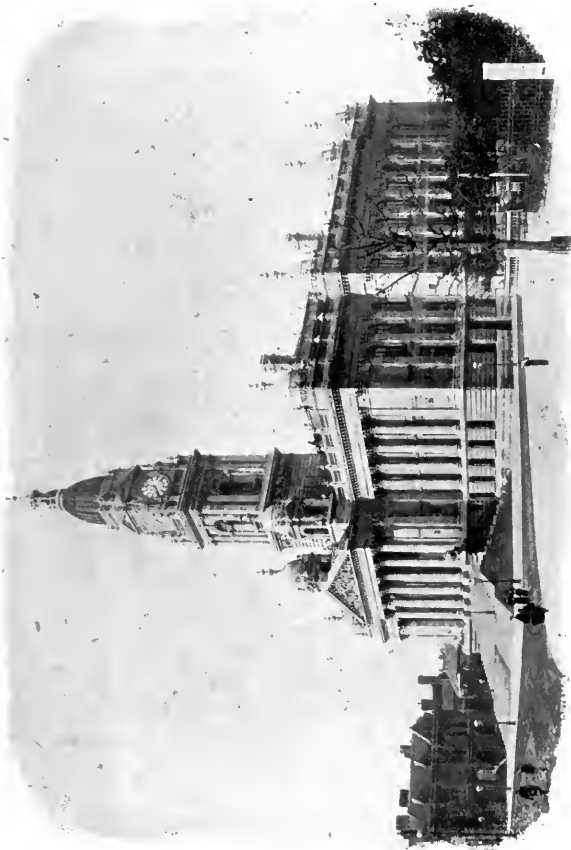
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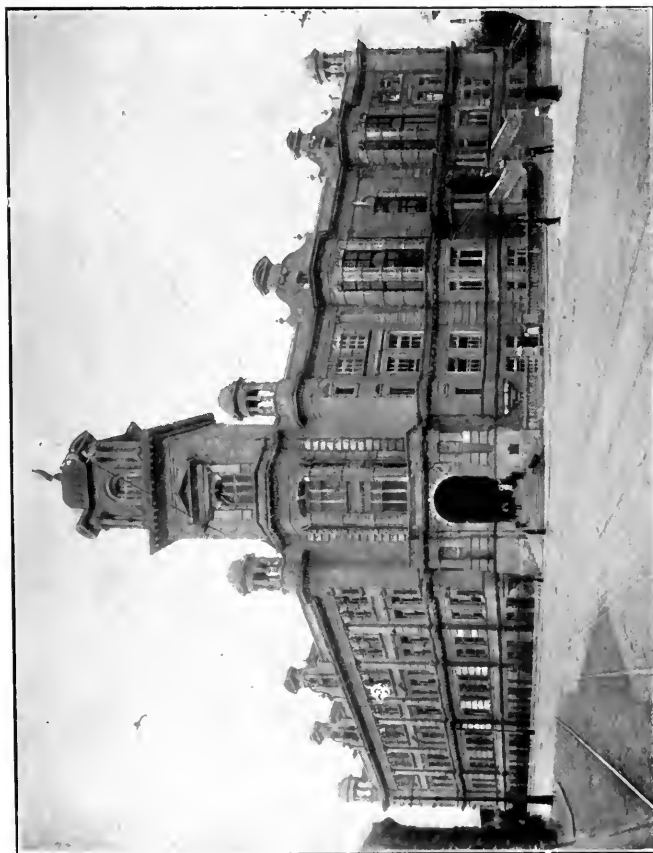




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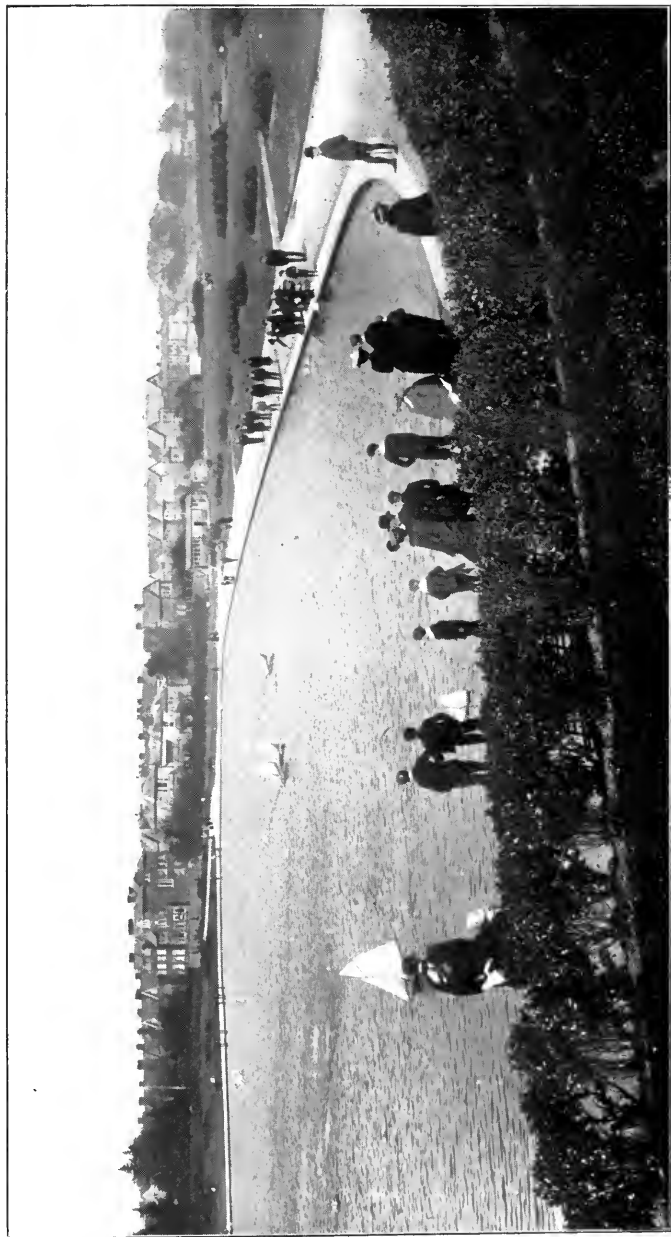
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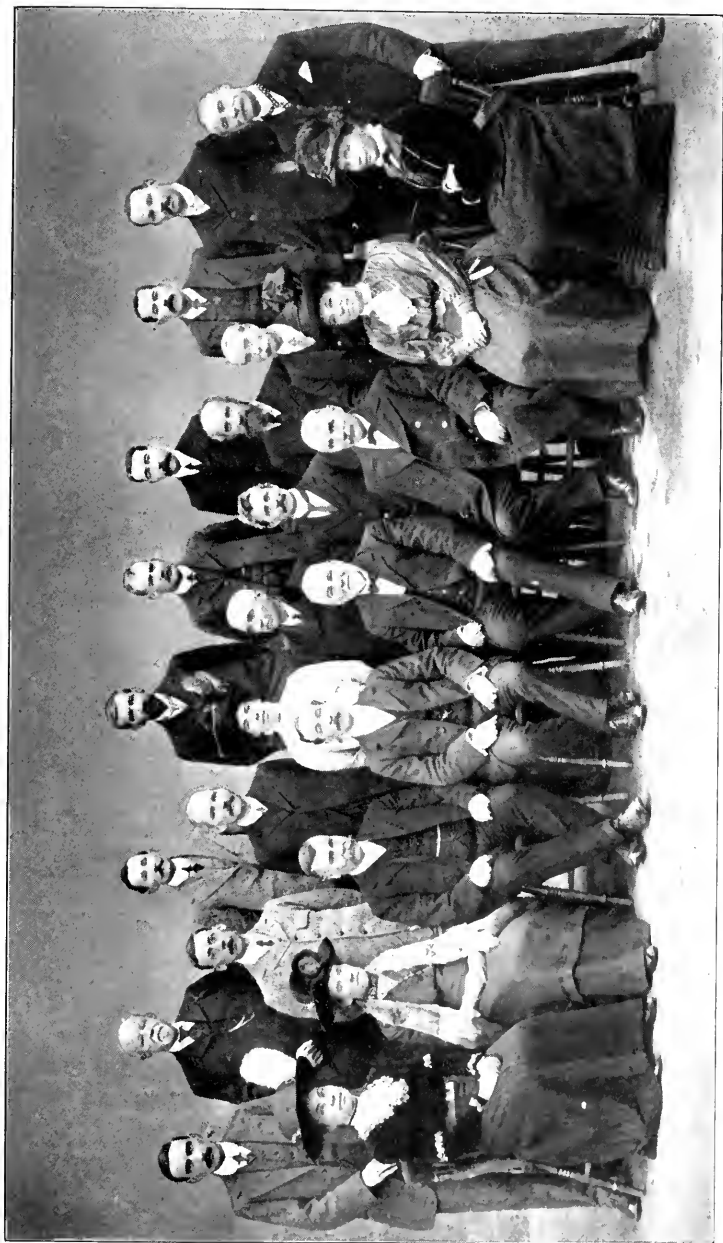
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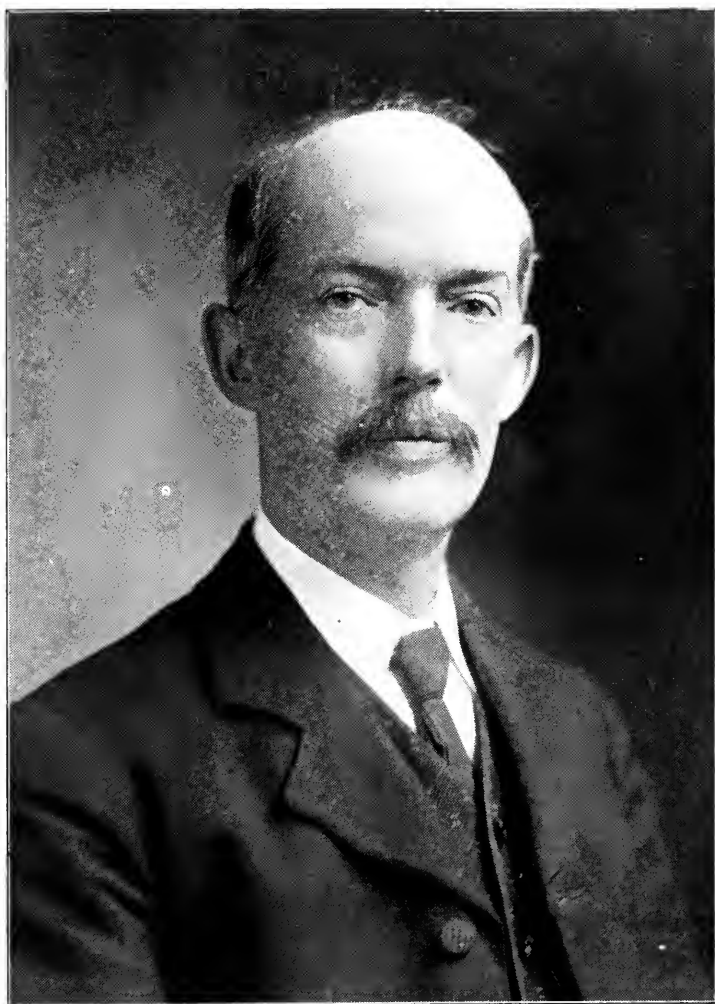




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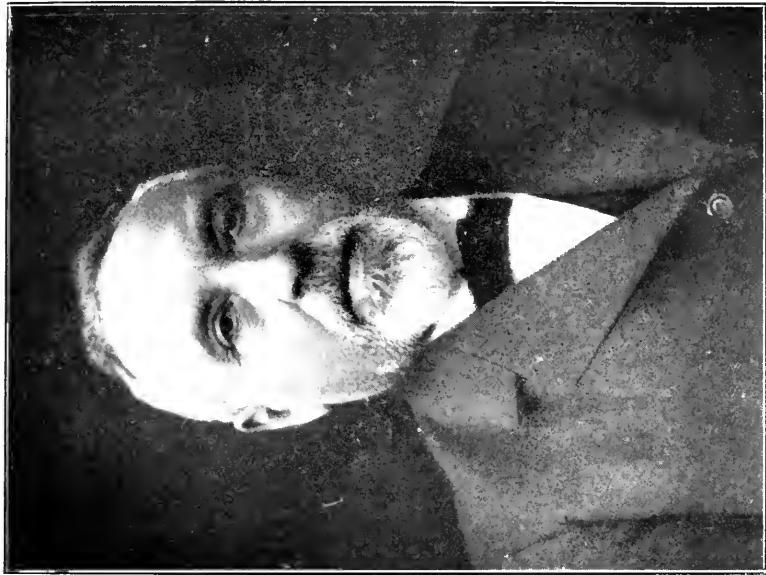


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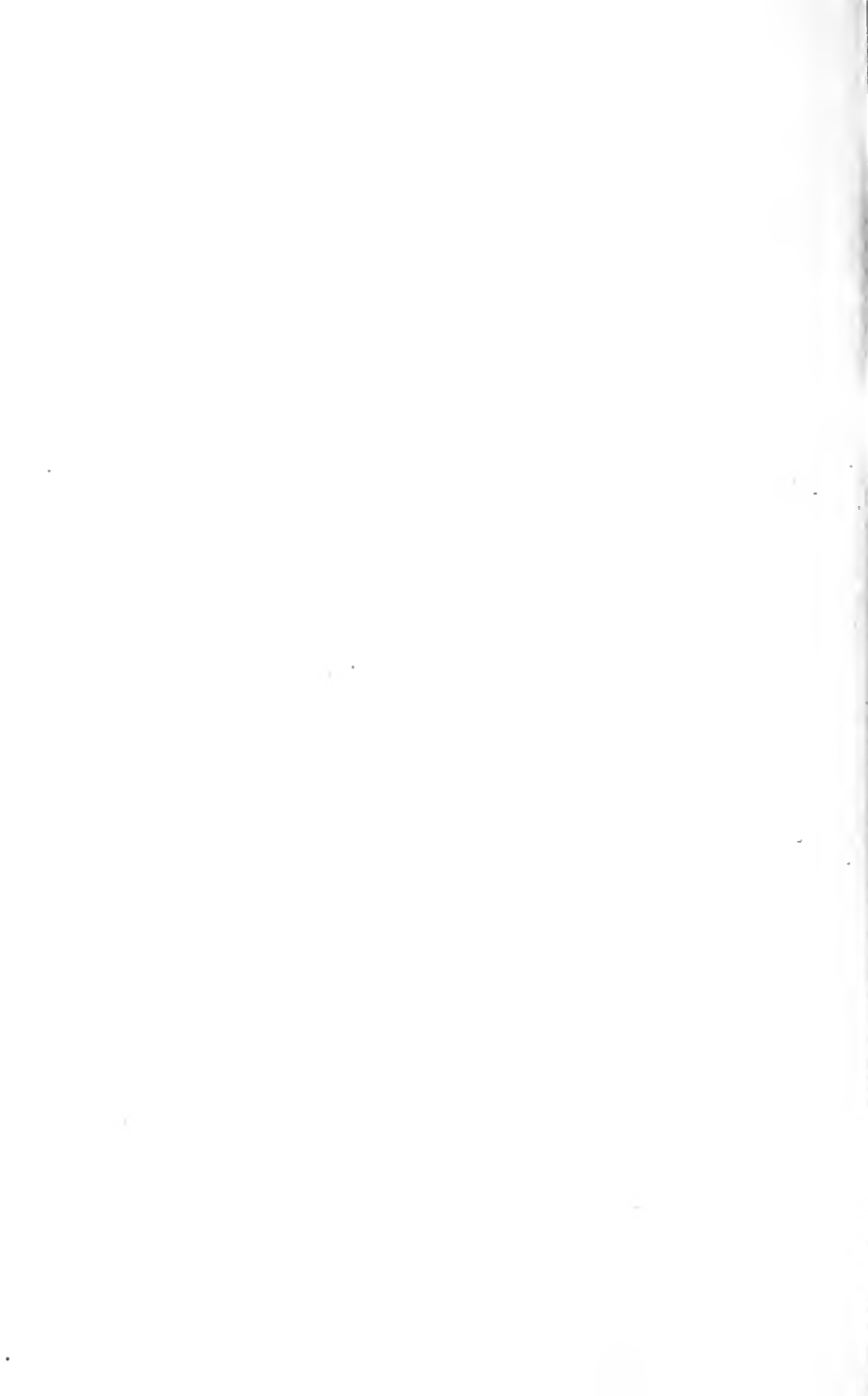




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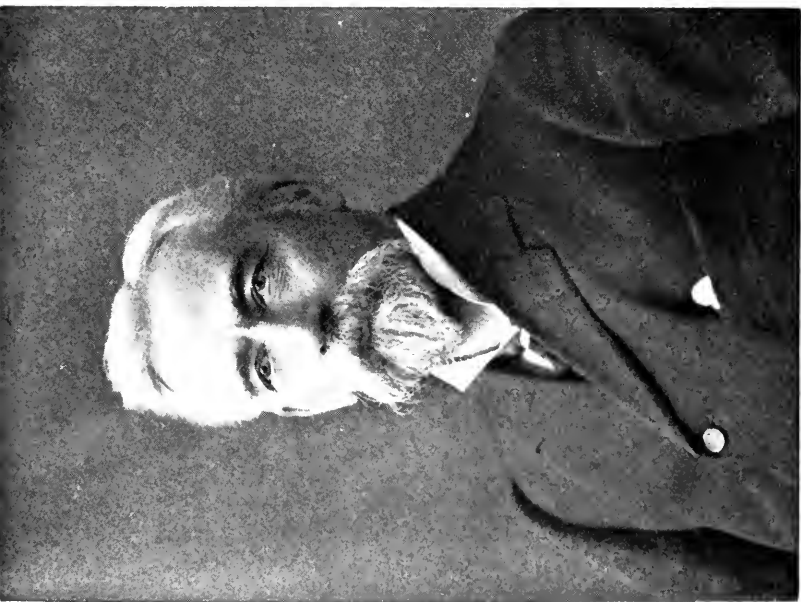




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INTERNATIONAL CO-OPERATIVE ALLIANCE.



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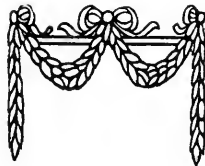
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List of Delegates and Representatives Present at the Congress.

(1) Representatives of other Countries.

- AUSTRIA.—Co-operative Union and Co-operative Wholesale Society: Dr. Karl Renner.
- DENMARK CO-OPERATIVE UNION.—Messrs. H. K. Nielsen and C. Pederson.
- FINLAND.—Co-operative Union and Co-operative Wholesale Society: Messrs. P. Aakula, Hyttinen, and J. Pelkonen.
- FRANCE.—Co-operative Wholesale Society (Socialiste): Messrs. Lucas and Waseige.
- GERMANY.—Union of German Distributive Societies: Mr. H. Kaufmann. Co-operative Wholesale Society: Messrs. H. Petzold and E. Würfel.
- HOLLAND.—Netherlands Co-operative Union: Dr. H. J. Romeyn and Mr. H. Van der Mandere.
- SWEDEN.—Co-operative Union: Mr. A. Pählman.

(2) Representatives from other Bodies, &c.

- INTERNATIONAL CO-OPERATIVE ALLIANCE.—Mr. W. Maxwell and Mr. A. Williams.
- TRADES UNION CONGRESS.—Mr. W. H. Carr.
- NATIONAL UNION OF TEACHERS.—Messrs. T. H. Pope and C. T. Wing.
- LABOUR DEPARTMENT, BOARD OF TRADE.—Mr. J. J. Dent.
- REGISTRY OF FRIENDLY SOCIETIES.—Mr. G. T. Knecht.

(3) Members of the Central Board, other than those delegated by Societies.

- MIDLAND SECTION.—Messrs. D. Bailey (Smethwick), G. Bastard (Leicester), J. Butcher (Rugby), S. Butler (Long Eaton), W. J. Douse (Nottingham), J. Langley (Kettering), D. McInnes (Lincoln), W. Millerchip (Walsall), F. Rankin (Derby), S. Redfern (Burton-on-Trent), C. A. W. Saxton (Worcester), and E. L. Griffiths (Hon. Member).
- NORTHERN SECTION.—Messrs. J. Davison (Bedlington), S. Galbraith (Durham), J. Murdoch (Workington), W. R. Rae (Sunderland), W. Scott (Blaydon), J. Smith (Middlesbrough), T. Thompson (North Shields), and W. Clayton (Secretary).
- NORTH-WESTERN SECTION.—Messrs. E. Booth (Thongsbridge), W. Dewhurst (Colne), J. Dickinson (Ulverston), W. E. Dudley (Runcorn), S. Fairbrother (Bolton), S. R. Foster (Bingley), G. Goodenough (Castleford), J. Greenwood (Hebden Bridge), W. Gregory (Preston), J. Johnston (Manchester), J. E. Kilburn (Dewsbury), J. Lowe (Crewe), J. Morrell (Bradford), J. Pollitt (Eccles), T. Redfearn (Heekmondwike), J. Shepherd (Haslingden), H. Stuttard (Oldham), J. Thompson (Ashton), G. Wheelhouse (Barnsley), B. Woolfenden (Rochdale), and J. Bradshaw (Secretary).
- SCOTTISH SECTION.—Messrs. J. Allan (Glasgow), G. Bisset (Aberdeen), J. Deans (Kilmarnock), J. Lucas (Shettleston), D. McCulloch (Glasgow), J. Patterson (Burntisland), A. Purdie (Edinburgh), J. M. Wilkie (Greenock), and G. Wilson (Bannockburn).
- SOUTHERN SECTION.—Messrs. W. T. Charter (Cambridge), M. H. Clear (Sheerness), S. Foulger (Ipswich), Mrs. M. A. Gasson (London, W.), Messrs. A. W. Gollightly (Stratford), A. Hainworth (Woolwich), R. Rowsell (Reading), B. Williams (Letchworth), E. O. Greening (Hon. Member), H. Vivian (Hon. Member), and H. J. May (Secretary).
- SOUTH-WESTERN SECTION.—Messrs. A. Bullock (Bedminster), W. J. Gilbert (Plymouth), R. R. Prynn (Darlington), C. Vaughan (Plymouth), and H. Westbury (Bridgwater).
- WESTERN SECTION.—Messrs. W. H. Bryant (Blaenavon), R. R. Chappell (Gloucester), J. R. Davies (Swansea), L. W. Richards (Blaina), and E. R. Wood (Ton Pentre).
- GENERAL SECRETARY.—Mr. A. Whitehead.
- ASSISTANT SECRETARY.—Mr. T. Horrocks.
- AUDITOR.—Mr. T. Wood.

(4) Delegates from Societies and Conference Associations.

NAME OF SOCIETY.	DELEGATES.
1 Aberdare	Protheroe, G. R.
2 Aberdeen Northern	Prowle, J.
" "	Ferries, J.
" "	Keir, J.
3 Abergavenny	Morrison, R. W.
4 Abersychan and Talywain	Beard, S. T.
" "	Cotton, H. D.
" "	Evans, T.
5 Accrington and Church	Franklyn, T.
" "	Brownbill, G.
" "	Brownbill, W.
6 Airedale Worsted (Bradford)	Entwistle, W.
7 Alcester	Clough, N.
"	Chatterley, A. J.
"	Chatterley, Mrs. A. J.
"	Cund, E.
"	Cund, Mrs. E.
8 " Needle-makers	Davis, B. W.
9 Aldershot	Davis, W.
"	Waterford, J.
10 Alloa	Thomson, W.
"	Wilson, D.
11 Alltwen and Pontardawe	Price, D.
" "	Smith, G.
" "	Thomas, G.
12 Alton	Goismark, J. S.
13 Andover	Mills, E. A.
"	Quinton, F.
"	Wade, A. E.
14 Andrews Watch Manufacturing	Andrews, W.
15 Annesley Woodhouse	Varnham, W.
16 Annfield Plain	Bates, R.
"	Shorten, J.
17 Ashford	Smith, W. H.
18 Ashington Industrial	Armstrong, C.
"	Lowrey, T.
19 Ashton-under-Lyne	Flowers, W. H.
"	Harrison, T.
"	Thompson, Mrs. J.
"	Turner, A.
20 Aspatia Industrial	Berwick, W.
"	Johnston, J. H.
"	Thompson, G. A.
21 Avalon Boot and Shoe (Rothwell)	Tebbutt, F.
22 Avonbank	Young, R.
23 Aylesbury	Ryder, E.
24 Bamfurlong	Parkinson, J. A.
25 Banbury	Bennett, T. H.
"	Bennett, Mrs. T. H.
"	Cooke, H. J.
"	Eaves, G. W.
26 Bannockburn	McKenna, T.
27 Barnsley	Cauldwell, J.
"	Dutton, W.
"	Elliott, Mrs. M. H.
"	Haywood, E.
"	Herne, J. H.
"	Jones, S.
"	Penlington, R. N.
"	Senior, J.
"	Siddons, J.
"	Smith, A.
"	Waller, R. P.
"	Wheelhouse, Mrs. G.

NAME OF SOCIETY.	DELEGATES.
27 Barnsley	Whitham, C. E.
28 "	Wroe, A. J.
29 Barrow-in-Furness	Scott, T., jun.
"	Evans, F. W.
"	Goodall, F. H.
"	Marsh, W.
"	Ridge, J.
30 Barry and District	Walker, A.
31 Barwell	Chivers, F.
"	Geary, G.
32 Basingstoke	Hincks, E.
"	Dudman, W.
33 Batley	Ellingham, T. J.
"	Barratt, R.
"	Parr, T. S.
"	Taylor, J.
34 Bedford Progressive	Waterworth, W. H.
35 Bedlington	Howard, H.
"	Caine, J.
36 Beccston	Wile, R. B.
37 Belfast	Uttley, Mrs. S. J.
"	Farrell, H.
"	Fleming, R.
"	Moore, T.
38 Bellshill and Mossend	Pock, G.
"	Floyd, W.
39 Berkhamstead	Paterson, J.
40 Bingley	Green, G. R.
"	Foster, Mrs. S. R.
"	Greenwell, T.
"	Hartley, W.
"	Laycock, T.
"	Oddy, R.
41 Birkenhead	Crowther, G.
"	Gresty, W. B.
"	Howard, Mrs. E.
42 Birkenshaw	Read, W.
"	Hopkinson, J.
43 Birmingham Industrial	Inman, J.
"	Hastings, A.
"	Henson, T. J.
"	James, H. W.
"	Lewis, J. H.
"	Millington, J.
"	Morley, T. C.
"	Savage, W. H.
"	Sherry, W. E.
"	Siddons, F.
"	Sobey, F.
44 " Printers	Bruff, F. H.
45 Birstall	Godfrey, A.
"	Rhodes, W.
"	Rhodes, Mrs. W.
46 Birtley District	English, Mrs. J.
"	Mackey, W. T.
"	Peel, R.
"	Robson, T.
47 Bishop Auckland	Brown, R.
"	Clough L.
"	Elliott, J. W.
"	Gittins, R.
"	Kidd, W.
"	Liddle, E.
48 Blackburn—Daisyfield	Peacock, J.
"	Holland J.
49 " Grimshaw Park	North, J.
"	Fryars, J.
50 " Industrial	Latus, G.
"	Croasdale, R.
"	Gillibrand, R. A.

NAME OF SOCIETY.

DELEGATES.

50 Blackburn Industrial	Sharples, Mrs. J.
51 Blackpool	Robinson, T.
"	Stopford, J. P.
"	Williams, F. A.
52 " Printers	Maddison, F.
53 Blaenavon	Godfrey, S.
"	Morgan, E.
"	Pearson, J.
"	Rogers, T.
54 Blaina	Athay, F.
"	Baylis, J.
"	Baylis, G.
"	Beddoe, M.
"	Cottie, A. J.
"	Davies, D.
"	Evans, A.
"	Evans, T.
"	Jeffreys, J.
"	Lloyd, J. D.
55 Blaydon-on-Tyne	Pembro, T. R.
56 Boldon Industrial	Lindsay, J.
"	Turner, W.
57 Bolton "	Hunter, D.
"	Lawson, G.
"	Benson, T.
"	Bentley, W.
"	Bentley, Mrs. W.
"	Birch, W.
"	Forber, W.
"	Heaton, W.
"	Holden, J. R.
"	Holden, Mrs. J. R.
"	Hughes, J. T.
"	Lawson, J. W.
"	Marfleet, E. G.
"	Morris, E. J.
"	Shepherd, T.
58 Boston	Arnall, R. B.
59 Bradford, City of	Stow, C.
"	Baldwin, J.
"	Banks, T.
"	Barrett, W.
"	Bennett, C.
"	Bennett, Miss E. M.
"	Bennett, J.
"	Breare, J. W.
"	Broscombe, J.
"	Cockshott, T. E.
"	Denman, F.
"	Hey, J.
"	Hey, Mrs. J.
"	Hodgson, H.
"	Lambert, Mrs. H.
"	Morrell, Miss E.
"	Oldfield, Miss C.
"	Senior, J.
"	Sugden, Mrs. M.
"	Tate, B.
"	Wright, Mrs. M.
60 " Cabinetmakers	Sugden, J.
61 Brandon and Byshottles	Maddison, W.
"	Whiteley, S.
62 Bridgwater	Dight, G. W.
"	Ogden, W. H.
63 Brighouse	Aspinall, A.
"	Eastwood, H.
"	Ibbotson, C. H.
"	Morris, J.
"	Rukin, E. E.
"	Wright, G. A.

NAME OF SOCIETY.	DELEGATES.
64 Brighton	Barnden, J.
"	Batts, J.
"	Dallaway, W.
"	Hulse, W.
"	Hussey, T.
"	Steer, E.
"	Wilkinson, W. A.
65 Brightside and Carbrook	Bedford, A. H.
"	Bedford, Mrs. A. H.
"	Dent, J.
"	Dent, Mrs. J.
"	Firth, J.
"	Forster, J. E.
"	Hawkins, J.
"	Hawkins, Mrs. J.
"	Knott, E.
"	Knott, Mrs. E.
"	Mellor, F. H.
"	Simpson, R.
"	Stokes, F.
"	Wilson, J. R.
66 Bristol	Justham, J. W.
"	Pope, H. J.
"	Pope, Mrs. H. J.
"	Pope, S. C.
"	Marks, J.
"	Whitehead, S.
67 Bromley and Crays	Barnes, W.
"	Lord, F.
"	Parsons, M.
"	Santer, J. R.
"	Sunman, W. J.
"	Wood, C. F.
68 Buckfastleigh	Fawcett, E.
"	Hoare, M.
69 Bulwell	Jackson, C.
"	Marriott, C.
70 Burnley	Adlum, Mrs. E. A.
"	Birtwistle, E. E.
"	Birtwistle, Mrs. E. E.
"	Blakeborough, S.
"	Crabtree, A.
"	Eastwood, Mrs.
"	Eccles, Mrs. E.
"	Isherwood, W.
"	Marshall, G.
"	Swires, Mrs. N.
"	Thompson, L.
71 " Self-Help Manufacturing	Rawlinson, T.
72 Burry Port	Eager, J.
73 Burslem	Hayward, F.
"	Leather, W.
74 Burton-on-Trent	Mann, R. W.
"	Mann, Mrs. R. W.
"	Shears, E.
75 Bury	Howard, T.
"	Schofield, W.
76 Cainscross and Ebley	Bennett, J.
"	Hill, B. S.
77 Calderdale Clog Sundries	Bentley, J. W.
78 Cambridge	Burton, H. A.
"	Meaden, G. R.
79 Cannock	Boden, W.
80 Cardiff	James, J. F.
"	James, Mrs. J. F.
"	Sykes, J. C.
81 Carlisle	King, J. W.
"	Nixon, W. D.

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NAME OF SOCIETY.	DELEGATES.
81 Carlisle	Richardson, R. A.
82 Castleford Industrial	Featherstone, A. C.
" "	Holmes, B.
" "	Lightfoot, G.
" "	Padgett, L.
83 Cathcart	Elliott, A.
84 Chard	Boon, T.
"	Collins, F. W.
"	Dolling, T.
85 Chatham	Hogg, W.
"	Pyall, R. A.
"	Terry, P. W.
86 Chepstow	Kirton, G.
87 Chesham	Hollis, G.
"	Wilkins, H.
88 " Boot and Shoe	Butler, W. V.
89 Chester	Gandy, H.
90 Chesterfield	Brakes, J. W.
"	Dunks, W.
"	Greaves, J. N.
91 Chester-le-Street	Bruce, J.
"	Burnip, M.
"	Hollows, T.
92 Chipping Norton	Carrington, J.
"	Sims, N.
93 Chorley	Entwistle, W.
"	Marsden, J.
"	Sharples, J. T.
94 Cinderford	Beach, H.
"	Perkins, M. H.
95 Cinderhill	Kirk, A.
"	Parks, T.
96 Clayton-le-Moors	Hardy, J.
"	Marsden, W.
97 Cleator Moor	Batson, W.
"	Dickinson, J.
"	Larkin, W.
"	McKenzie, T. W.
"	McLauchlan, J.
"	McLauchlan, Mrs. J.
98 Cleckheaton	Elliott, J.
"	Sutcliffe, H.
"	Sutcliffe, Mrs. H.
99 Clifton	Higginbottom, R.
100 Clown	Stock, C.
"	Woodhead, S.
101 Clydebank	Irvine, G.
"	Murray, J.
102 Coalville	Bradley, J.
"	Hancock, W.
"	James, W.
103 Coathbridge	Howarth, L.
"	Thomson, W.
104 Codnor Park and Ironville	Cosford, J.
"	Parr, J.
105 Colchester and East Essex	Ayling, A. E.
"	Ayling, Mrs. A. E.
"	Bultitude, R.
"	Bultitude, Mrs. R.
"	Gentry, H. A.
"	Howe, C.
"	Howe, Miss A.
"	Osborn, J. B.
106 Colne and District	Beck, M.
"	Bibby, T.
"	Bibby, Mrs. T.
"	Grimshaw, T.
107 Colne Vale Corn Millers	Pogson, T. E.
108 Compstall	Hewitt, A.
"	Riley, P.

NAME OF SOCIETY.	DELEGATES.
109 Congleton.....	Birchall, T. J.
"	Hancock, F.
"	Higgins, P.
110 Consett	Redfearn, H.
"	Holliday, E.
"	Stoddart, A.
111 Co-operative Insurance	Bamforth, W.
"	Howitt, J. C.
"	Odgers, J.
"	Oliver, J.
"	Sharples, J.
"	Wood, T.
112 Co-operative Newspaper	Bayne, J.
"	Elliott, J.
"	Lloyd, J.
"	Wood, S.
113 Co-operative Printing (Manchester)	Ince, G. A. R.
"	Jackson, E.
"	Robertson, J. H.
114 Co-operative Productive Federation	Halstead, R.
115 Co-operative Secretaries' Association	Kenworthy, J. C.
116 Co-operative Sundries Manufacturing	Hawarth, W. T.
117 Co-operative Wholesale	Allen, T. W.
"	Brodrick, T.
"	Deans, A.
"	Elsey, H.
"	English, J.
"	Graham, W. D.
"	Holt, R.
"	Johns, J. E.
"	Lander, W.
"	Marshall, C.
"	Parkes, M.
"	Pingstone, H. C.
"	Shillito, J.
"	Thorpe, G.
"	Threadgill, A. E.
"	Tweddeil, T.
"	Wilkins, H. J. A.
"	Youngs, H. J.
118 Cornforth and Coxhoe	Beamson, J.
"	Reers, W.
119 Coventry Perseverance	Allum, H.
"	Corrie, Mrs. A. E.
"	Harris, T. J.
"	Jarrums, J.
"	Jones, W.
"	Stynes, R.
"	Wood, W. E.
120 " Watch Manufacturing	Collett, A.
121 Cowes	Fellows, A. H.
"	Jolliffe, A. E.
122 Cowlairs	Barry, J.
"	Reilly, J.
123 Cradoc	Davies, Rev. J.
124 Cramlington	Bolton, G.
"	Douglas, J.
125 Crewe Friendly	Bourne, J.
"	Brookes, H.
"	Derbyshire, E.
"	Littlewood, D.
126 Crofthead	McKee, J.
"	Ramsey, J., sen.
127 Crosland Moor	Dawson, Mrs. R.
"	Crowther, D. B.
128 Croydon	Gore, A.
"	Sisley, T. L.
129 Cwmbach	Hughes, D.
"	Jones, E.
"	Lewis, J.

NAME OF SOCIETY.	DELEGATES.
129 Cwmbach.....	Moses, T.
".....	Williams, H.
130 Cymbwrla.....	Davies, Mrs. J. R.
131 Cwmtilerry.....	Cuff, H.
".....	Dando, S.
132 Dalziel.....	Campbell, J.
".....	Campbell, Mrs. J.
".....	Harvie, G. S.
".....	McKean, W.
".....	McKean, Mrs. W.
133 Darite.....	Mansbridge, A.
134 Darlington.....	Barker, T. M.
".....	Chapelow, J. H.
".....	Fleetham, Mrs. M. A.
".....	Hedgson, J.
135 Dartford.....	Turnbull, W. T.
".....	Turnbull, Mrs. W. T.
136 Darwen Industrial.....	Ainsworth, W.
".....	Duckworth, J. T.
".....	Fish, A. E.
".....	Jepson, Mrs. F.
".....	Marsden, Miss M. A.
".....	Palmer, T. W.
137 Daventry.....	Simpson, P. W.
138 Denholme.....	Whalley, H.
139 Derby.....	Barlow, T.
".....	Dolman, E.
".....	Lockton, C.
".....	Payne, W.
".....	Rest, J. B.
".....	Sawyer, J.
".....	Wood, S.
140 " Printers.....	Levick, F.
141 Derwent Flour Mill.....	Harrison, J.
142 Desborough.....	Frost, G.
".....	Marlow, G.
".....	Marlow, J.
143 " Boot and Shoe.....	Chater, A. J.
144 Dewsbury Pioneers.....	Cooper, J.
".....	Cooper, Mrs. J.
".....	Dove, A.
".....	Forrest, Mrs.
".....	Howard, L.
".....	Schofield, J. W.
".....	Thompson, J.
".....	Thompson, T. H.
".....	Thompson, Mrs. T. H.
".....	Turner, B.
145 " Co-operative Laundry.....	Jackson, D.
146 Doncaster.....	Gillies, J.
".....	Kirkby, F.
".....	Saynor, W.
".....	Wightman, C.
".....	Wilson, J.
147 Droylsden.....	Bedford, W. H.
".....	Lord, R. L.
".....	Mather, D.
".....	Pogson, D.
148 Dudley.....	Evans, I.
".....	Evans, Mrs. I.
149 Dumbarton.....	Bennett, H. H.
150 Eastleigh.....	Boyer, J.
".....	Ruddock, E.
151 Ebbw Vale.....	Evans, J. M.
".....	Jones, T.
".....	Lloyd, A. H.

NAME OF SOCIETY.	DELEGATES.
151 Ebbw Vale	Morgan, J.
152 Eccles Manufacturing.....	Higgin, A.
153 " Provident	Broderick, G.
" "	Gratton, A.
154 Edinburgh—St. Cuthbert's	Kirkland, W. H.
" "	Archbold, W.
" "	Cairns, J.
" "	Cairns, Mrs. J.
" "	Cameron, J.
" "	Johnston, G.
" "	Johnston, Mrs. G.
" "	Lawson, J.
" "	Rodgers, H.
" "	Taylor, G. D.
" "	Thomson, J. W.
155 Edmonton	Bassett, H.
" "	Brown, Mrs. M.
" "	Castle, Mrs. H.
" "	Crouch, W. G.
" "	Fox, Mrs. L.
156 Egremont.....	Thomas, J. A.
" "	Tyson, H.
157 Enfield Highway	Dring, G. H.
" "	Shedd, H. G.
158 Epping	Cox, F.
159 Exeter	Earnshaw, Mrs. E.
" "	Grassby, H. V.
160 Failsworth	Crowther, J.
" "	Park, A.
161 Farnham	Sanders, H.
162 Farnworth and Kearsley	Barwise, W.
" "	Isherwood, S. B.
" "	Paynter, J. O.
" "	Rigg, A.
" "	Smethurst, W.
163 Felling Industrial.....	Goodfellow, M.
164 Flectwood.....	Major, T. C.
" "	McNaught, A. E.
" "	Scholfield, A. L.
" "	Wilkinson, W.
165 Gainsborough.....	Bacon, Sir H. B., Bt.
" "	Brumpton, F. H.
" "	Mann, J.
166 Galashiels United.....	Little, Mrs. T.
167 Garden City Co-operators	Pearce, Mrs. L.
168 " Press	Rogers, F. W.
169 Gateshead	Auld, J. W.
" "	Whitfield, W.
170 Gilsland Convalescent Homes Association	Tetlow, R.
171 Glasgow—Drapery and Furnishing	Nathaniel, P.
" "	Todd, A.
172 " Eastern.....	Campbell, J.
173 " Kinning Park.....	Campbell, C.
" "	Watt, J.
" "	Welsh, A. M.
174 " Progress	Hunter, W.
175 " St. George	Cross, W.
" "	Norval, A.
" "	Norval, Mrs. A.
176 " United Baking	Dewar, J.
" "	Hamilton, J.
" "	McPherson, H.
" "	Shiels, M.
177 Glenfield Progress Boot and Shoe.....	Brewin, J. H.
178 Glossop Dale	Allen, F.
179 Gloucester	Chamberlain, Mrs. K.

LIST OF DELEGATES.

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NAME OF SOCIETY.	DELEGATES.
179 Gloucester	Cole, H.
"	Davies, S. T.
"	Mundy, G.
180 Godalming	Williams, A.
"	Harriman, T.
181 Goole	Webb, G. R.
"	Greig, A.
"	Holmes, L.
182 Grantham	Holmes, Mrs. L.
"	Bradshaw, W.
"	Elliott, A. S.
183 Grays	Wade, R.
"	Jones, T.
"	Ramsey, E. C.
"	Sansom, G. W. M.
"	Sheppard, J. A.
"	Smith, E.
184 Great Grimshy	Waller, Mrs. A.
"	Savage, H.
"	Shepherd, A.
185 Great Harwood	Whitehead, C.
"	Blackledge, N.
186 Great Horton	Howarth, J.
"	Fisher, H. G.
"	Hunt, J.
"	Ormanroyd, J. W.
"	Waterhouse, A.
187 Great Wigston	Wilkinson, J.
188 Greenfield	Shepherd, W. H.
189 Guildford	Hudson, H.
"	Derryman Mrs. F.
"	Powell, E. S.
190 Halifax	Garside, F.
"	Garside, Mrs. F.
"	Haigh, J.
"	Hardcastle, W.
"	Holden, J.
"	Holden, Mrs. J.
"	Illingworth, T.
"	Illingworth, Mrs. T.
"	Jones, D.
"	Turner, S.
"	Turner, T.
191 " Flour	Aveyard, H.
"	Hall, S.
"	Laycock, T.
192 Halstead	Spurgeon, L.
193 Hamilton Palace Colliery	Thomson, S.
194 Handsworth Woodhouse	Leach, A.
195 Hartlepoons	Cockrill, W. F.
"	Collins, A.
"	Palmer, H.
"	Ward, N.
196 Hasland	Godfrey, G.
"	Hudman, H.
197 Haworth	Hodgson, Mrs. L.
198 Hebden Bridge	Gill, J.
"	Greenwood, S.
"	Webster, A.
199 " " Fustian	Ainley, A.
"	Helliwell, T.
"	Morgan, T.
200 Heckmondwike	Crabtree, J.
"	Crabtree, Mrs. J.
"	Hepworth, B.
"	Hepworth, Mrs. B.
"	Redfearn, Mrs. T.
201 " Dyeing and Dry Cleaning	Wilcock, R.

NAME OF SOCIETY.	DELEGATES.
202 Heywood	Barlow, J.
"	Collier, E.
"	Davis, W.
203 Higher Hurst	Heywood, J. T.
"	Clough, J.
204 Horbury	Needham, D.
"	Cocker, S. R.
205 Horwich	Goldthorpe, J.
"	Marcroft, J.
206 Hucknall Torkard	Moody, C.
"	Rutt, A.
"	Smith, E.
"	White, T.
207 Huddersfield	Winters, T.
"	Armitage, J. S.
"	Atkinson, G.
"	Bland, J.
"	Dawson, J.
"	Dawson, R.
"	Dyson, F. L.
"	Hamer, J.
"	Hirst, H.
"	Prentis, J. T.
208 Hull	Wood, J.
"	Boyes, W.
"	Boynton, A. J.
209 Huncote	Rice, J.
210 Hyde	Hunt, J.
"	Oakes, J.
"	Vickers, F.
211 Ideal Clothiers (Wellingboro')	Butler, B.
"	Kyle, G. O.
212 Ilkeston	Clarke, G.
"	Cox, S.
"	Turburville, J. G.
213 Ipswich	Hadgraft, J.
"	Hirst, J. B.
"	Osborne, W.
"	Water, C. H.
214 Ironbridge and Coalbrookdale	Lloyd, Mrs. M. L.
"	Roberts, Mrs. M. A.
215 Jarrow and Hebburn	Hall, J.
"	Wilson, M. W.
216 Keighley	Abbott, A.
"	Abbott, Mrs. A.
"	Brooke, J. E. N.
"	Brown, C. H.
"	Gill, T.
"	Gill, Mrs. T.
"	Mitchell, Miss M. E.
"	Noble, Mrs. G.
"	Peckover, F.
"	Thompson, W.
217 Laundries	Hogarth, T.
218 Kendal	Knowles, J. F.
219 Kettering	Harding, T.
"	Panter, W.
"	Panter, Mrs. W.
"	Panther, T.
220 Boot and Shoe	Adams, G.
"	Langley, H.
221 Clothing	Baldwin, G.
"	Daniels, H.
"	Toseland, A.

NAME OF SOCIETY.	DELEGATES.
222 Kettering Corset Manufacturers.....	Shrive, G. T.
223 " Union Boot and Shoe.....	Potter, H. J.
224 Keyworth	Neate, H. D.
225 Kidderminster	Bale, E.
"	Bale, Mrs. E.
"	Stradling, E.
"	Walters, W.
226 Killamarsh	Cusworth, E.
"	Morris, J. H.
227 Kilmarnock.....	Clark, J.
228 Kirkby-in-Ashfield	Edwards, A.
229 " Manufacturers.....	Shacklock, J. G.
	Kershaw, J.
230 Lancaster and Skerton	Anderton, W.
"	Anderton, Mrs. W.
"	Hodgson, Mrs.
"	Howson, J.
"	Howson, Mrs. J.
"	Pye, J.
"	Pye, Mrs. J.
"	Robinson, R.
"	Robinson, Mrs. R.
"	Varley, A.
"	Varley, Mrs. A.
"	Winskill, J. A.
231 Lane Dyehouse (Huddersfield).....	Dyson, G.
232 Langley Mill and Aldercar	Cooke, A.
" "	Kew, W. J.
" "	Quattrill, H. W.
233 Leeds Industrial	Slater, C.
" "	Briggs, G.
" "	Burnley, W. T.
" "	Butterwick, G.
" "	Butterwick, Mrs. G.
" "	Clay, W.
" "	Clay, Mrs. W.
" "	Corker, J.
" "	Corker, Mrs. J.
" "	Downs, E. B.
" "	Edwards, J.
" "	Foster, S.
" "	Foster, Mrs. S.
" "	Galloway, G. H.
" "	Gardiner, T. J. W.
" "	Gardiner, Mrs. T. J. W.
" "	Healy, T. A.
" "	Healy, Mrs. T. A.
" "	Jackson, Mrs. S. H.
" "	Jenkinson, W.
" "	Lineham, G. T.
" "	Lloyd, Mrs. J.
" "	Rust, F.
" "	Rust, Mrs. F.
" "	Silversides, Mrs. M. A.
" "	Storey, J. W.
" "	Swift, J.
" "	Taylor, G.
" "	Taylor, Mrs. G.
" "	Whitworth, W.
234 Lee Moor.....	Pryor, J.
235 Lees and Cross Roads	Hartley, T.
236 Leicester	Adkins, S.
"	Chapman, A.
"	Hubbard, W. G.
"	Lane, T.
"	Stacey, F.
237 " Anchor Boot & Shoe.....	Mann, A.
" "	Warner, J. S.

NAME OF SOCIETY.	DELEGATES.
238 Leicester Anchor Tenants	Jays, J.
239 " Boot and Shoe	Howkins, H.
240 " "	Potter, J. E.
241 " Carriage Builders	Stubbs, E. H.
242 " Morning Star Sundries	Bent, E.
243 " Printing	Sutton, F.
243 " Self-Help Boot and Shoe	Bodicoat, J.
244 Leigh Friendly	Aubrey, C.
"	Holland, J.
"	Roach, J.
"	Webb, J.
245 Leith Provident	Hughes, J.
"	Sampson, W. B.
"	Terriss, A.
246 Lewes	Adams, J.
"	Connett, G.
247 Lincoln	Bacon, G.
"	Bellamy, H.
"	Dawkins, C.
"	Harley, G.
"	Harris, G.
"	Quarm, Mrs. M. A.
248 " Land and Building	Hall, A.
"	Nicholson, J. T.
249 Liskeard, St. Cleer	Sukey, T. F.
"	Toms, Mrs. E. J.
250 Littleborough	Rushon, T.
"	Wallace, J.
251 Liverpool (City of)	Blair, W. R.
"	Blair, Mrs. W. R.
"	Fitton, T. J.
"	Owen, Mrs. S. B.
"	Scobie, J.
252 Llanelli	Williams, G.
253 Lockhurst Lane	Colledge, E.
"	Hilton, E.
254 London—Agricultural and Horticultural ..	Greening, Mrs. E. O.
255 " "	Mundy, E. W.
256 " Agricultural Organisation	Harris, J. N.
" Anchor	Butterworth, T. B.
257 " Civil Service Supply	Waggitt, C.
"	Armstrong, F. B.
"	Bignall, J. E.
"	Fleming, J.
258 " Co-op. Brotherhood Trust	Staff, Miss F. L.
259 " Co-op. Brotherhood Trust Extension	Madams, Miss J. P.
260 " Co-operative Permanent Building	Tyler, A. W.
"	Webb, A.
261 " Co-op. Typewriters	Williams, A.
262 " Co-partnership Tenants	Morris, G.
263 " Clothiers	Taylor, G.
264 " Edmonton	Brown, Mrs.
"	Castle, Mrs. H.
"	Crouch, D.
"	Fox, Mrs. L.
"	Maton, J.
265 " Hendon	Tombs, R.
"	Williams, G.
266 " King's Cross Publishing	Alcock, G. W.
267 " Tenant Co-operators	Webb, A.
268 " West London	Burn, A. C.
"	Coffin, G.
269 Long Buckby	Green, G.
270 Long Eaton	Canham, J. S.
"	Edinborough, T. H.
"	Marshall, C.
"	Pattison, L.
"	Rice, J.
"	Rowson, J. E.
271 Longridge	Nicholson, R.

NAME OF SOCIETY.	DELEGATES.
271 Longridge	Procter, R.
272 Luddendenfoot	Breen, L.
273 Luton	Fox, S. D.
274 Lydney	Robinson, T.
	Jackson, J. T.
275 Macclesfield	Bradbury, F.
"	Hall, W. H.
"	Swinson, J.
276 Maidenhead	Turpin, B. J.
277 Maidstone	Lowe, G.
278 Maldon and Heybridge	Collins, W.
	Kent, J.
279 Manchester and Salford	Swain, J.
"	Gibson, D.
"	Leah, E.
"	Leah, Mrs. E.
"	Mason, A.
"	Palmer, R. A.
"	Pilkington, Mrs. L.
"	Potts, W.
"	Warburton, T.
"	Worsley, A. H.
"	Worsley, Mrs. A. H.
"	Wright, Mrs. M. A.
280 Mansfield and Sutton	Bean, S. J.
"	Carr, A.
"	Fisher, F. G.
"	Morley, C. W.
"	Naylor, R.
281 Market Harborough	Walker, J.
	Coe, J.
282 Maryport	Richardson, W. H.
"	Dent, J.
"	Ferguson, G.
"	Gaskarth, T.
"	Hogarth, J.
283 Masborough	McMillin, R.
"	Ainsworth, E.
"	Ainsworth, Mrs. E.
"	Burton, W.
"	Caine, G. E.
"	Pratt, W.
"	Schofield, J.
"	Wood, J. W.
"	Wood, Mrs. J. W.
284 Medway Barge Builders	Curling, A. J.
285 Menheniot	Pryor, Miss L.
286 Middlesbrough	Baxter, Miss M.
"	Baxter, Mrs. E.
"	Edwards, W. J.
"	Edwards, Mrs. W. J.
"	Pannell, J. T.
"	Pannell, Mrs. J. T.
"	Smith, C.
"	Smith, Mrs. C.
"	Smith, Mrs. E. J.
"	Wood, W.
"	Wood, Mrs. W.
287 Middleton and Tonge	Farnworth, J.
"	Fitton, H.
"	Partington, H.
288 Midland Boot Manufacturers	Holman, J.
289 Millom	Cain, C. S.
"	Leck, J.
"	McKay-Biggar, J.
290 Morley	Booth, R.
"	Day, N.
"	Ineson, J.

NAME OF SOCIETY.	DELEGATES.
290 Morley	Tolson, W. B.
"	Womack, W.
291 Mossley	Park, J.
"	Wyatt, J.
292 Musselburgh and Fisherrow	Clarke, A.
"	Semple, S.
293 Mytholmrovd	Ainley, Mrs. A.
"	Morgan, Mrs. A.
294 Nelson	Acton, W. S.
"	Acton, Mrs. W. S.
"	Braithwaite, H.
"	Scott, F.
295 Newark	Scott, Mrs. F.
296 Newbiggin-by-the-Sea	Dale, C. H.
"	Clarke, J.
297 New Brompton	Reaveley, W.
"	Dimond, J. W.
"	Gill, J.
298 Newcastle-on-Tyne	Sandford, W. H.
"	Armstrong, J.
"	Briggs, R.
"	Catcliff, W.
"	Davison, J. W.
"	Graham, E. J.
"	Hurst, B.
299 " Co-operative Laundries	Forrest, W.
300 New Delaval	Anstey, W. J.
301 Newhaven	Baker, B. H.
302 New Mills	Bradbury, A.
"	Fernley, W.
303 Newport (Mon.)	Cowling, J.
"	Hart, W.
"	Leng, H. W.
"	Squire, L. M.
"	Squire, Mrs. L. M.
304 Newport Pagnell	Wood, W. H.
305 New Swindon Industrial	Adams, E. C.
"	Jones, R. F.
306 Newton Abbot	Truscott, A.
307 Northampton	Marriott, W.
"	Tootell, J. O.
"	Wright, W. B.
308 " Productive	Green, F.
309 North-Western Section Educational Committees' Assoc...	Mackley, R.
310 Norwich	Reeve, R.
"	Reeve, T. S.
"	Tidd, W.
"	Wesley, G.
"	Wesley, Mrs. G.
311 Nottingham	Brown, S. H.
"	Hemm, J.
"	Little, T.
"	Towlson, J.
312 Nuneaton	Clarridge, F.
"	Flood, A.
"	Watkins, L. C.
313 Oldham Equitable	Birch, E.
"	Hardern, Mrs. F.
"	Stuttard, Mrs. H.
"	Walker, A.
314 " Industrial	Dyson, J.
"	Hardern, F.
"	Stott, S.
315 Oxford	Adams, G.
"	Binham, A. J.
"	Carter, G.

NAME OF SOCIETY.	DELEGATES.
315 Oxford	Garrett, J.
316 " Co-op. Builders.....	Young, Mrs. E. King, E.
317 Paisley Manufacturing	Allison, D.
" "	Gemmell, J.
" "	McFadyen, W.
318 " Provident.....	Steel, W.
" "	Baird, H.
" "	Rigg, T.
" "	Rowat, D.
" "	Rowat, Mrs. D.
" "	Shand, R.
" "	Steel, Mrs. W.
319 " Underwood Coal	Rollo, D.
320 Parkestone and Bournemouth.....	Hibberd, R.
" " "	Ryan, J. W. A.
321 Parkgate and Berry Brow	Tiller, Mrs. A.
322 Pegswood.....	Faichney, W. E.
323 Penarth	Nichol, G. R.
" "	Cook, H.
324 Pendleton	Seig, E. J.
" "	Boardman, Mrs. E.
" "	Cuddeford, Mrs. E.
" "	Greenwood, F.
" "	Hill, J.
" "	Jennings, F.
" "	Kirkpatrick, J.
" "	Oldfield, A.
" "	Shaw, H.
325 Penge and Beckenham	Watts, A.
" " "	Mann, A.
326 Pensilva	Watts, J.
327 Perth (City of)	Prynne, Mrs. R. R.
" "	Low, J.
" "	Simpson, W. L.
328 " Coal"	Thomson, W.
329 Peterborough	Farrell, A.
" "	Adams, S.
" "	Barker, F. S.
" "	Brown, J.
" "	Burton, J.
" "	Crowder, S.
330 Petersfield	Lucas, C. L.
331 Plymouth.....	Steer, J.
" "	Ash, Mrs. M.
" "	Barrett, Mrs. M. S.
" "	Bentley, Mrs. E.
" "	Callard, Mrs.
" "	Cann, Mrs.
" "	Chubb, J. R.
" "	Davis, G.
" "	Davis, Mrs. G.
" "	Finch, W. G.
" "	Grigg, A. W.
" "	Hayne-Pillar, Mrs.
" "	Hutchings, Mrs. J.
" "	James, Mrs. E.
" "	Johns, Mrs. A. E.
" "	Kellaway, Mrs. B.
" "	Lapthorn, W. J.
" "	Lapthorn, Mrs. W. J.
" "	Marks, J.
" "	Owens, Mrs. M. J.
" "	Sherrell, S. J.
" "	Smith, Mrs. P.
" "	Statton, T.
" "	Vernon, W. J.
" "	Vincent, W. J.

NAME OF SOCIETY.	DELEGATES.
332 Plymouth Printers	Worley, J. J.
333 Plympton	Truscott, E.
334 Pollokshaws	McMillan, A.
335 Pontardulais	Thomas, H.
336 Portsea Island	Farley, S.
"	Frankling, F. J.
"	Helley, Mrs. E.
"	Mihell, J. H.
"	Simes, F.
"	Welch, J. L.
337 Portsmouth Printers	James, A. E.
338 Preston	Catterall, R.
"	Hodson, F.
"	Rigby, E.
"	Sumner, E.
"	Swarbrick, R.
"	Thomas, J.
"	Whittle, W. W.
"	Wignall, E.
339 Prestwich	Briggs, N.
"	Henshaw, W. H.
"	Hilton, J.
340 Princetown	Gilbert, P. S.
341 Queensbury	Benn, S.
"	Parkinson, J.
342 Radcliffe and Pilkington	Farrington, A.
"	Hampson, D.
"	Lawton, W.
343 Radstock	Latchem, F.
"	Veal, H.
344 Ramsgate	Fish, C. E.
"	Norris, J. G.
345 Raunds Distributive	Groom, C.
346 Ravensthorpe	Robertshaw, A.
347 Reading	Harvey, F. W.
"	Holt, J. G.
"	Humphries, M.
"	Morse, E. R. T.
"	Nightingale, B.
"	Sanderson, H.
348 Reigate	Cotton, A. W.
"	Ince, G. A. R.
349 Retford	Fairies, P.
350 Rhodes	Broomhead, J.
"	Hulse, W. H.
351 Ringley and Kearsley	Hilton, W. A.
352 Ringwood	Tiller, G.
353 Ripley	Brittain, Mrs. F.
"	Hill, F.
"	Hill, T. W.
"	Stanley, H.
"	Stanley, Mrs. H.
"	Watherston, A.
354 Ripponden	Gledhill, W.
"	Lumb, J.
355 Riverand District (Dover)	Burton, W. T.
"	Gillespie, H. W.
"	Harvie, J. W.
"	Rayner, W.
356 Rochdale Equitable Pioneers	Jackson, J.
"	Robinsshaw, J. T.
"	Schofield, W. H.
"	Schofield, Mrs. W. H.
"	Sutcliffe, S.
"	Taylor, J. R.
"	Taylor, Mrs. J. R.

NAME OF SOCIETY.

DELEGATES.

357 Runcorn and Widnes	Ashley, T.
" "	Morris, W. M.
" "	Newall, J.
" "	Priestley, T. H.
358 Rushden	Willmott, A.
359 Rugby	Chadburn, A.
"	Cockshott, J.
"	Lane, G.
"	Read, W.
"	Williams, J.
360 St. Helens	Cowie, G. H. E.
"	Hart, J.
361 Salisbury	Cox, F.
"	Hacker, G.
362 Sandbach	Gibson, W.
363 Sawston	Hutchings, W. G.
"	Resbury, W.
364 Scarborough	Haikings, C.
"	Hartley, J.
365 Scottish Co-op. Laundry	Gray, J.
366 Scottish Co-operator	Thomson, T.
367 " Co-op. Wholesale	Allen, W. R.
" " "	Glasse, P.
" " "	Little, T.
" " "	Macpherson, C. W.
" " "	McDonald, I.
" " "	Pearson, J.
" " "	Stewart, R.
" " "	Thomson, G.
" " "	Wilson, J.
" " "	Young, J.
368 Seaton Delaval	Henzell, M. D.
" "	Usher, J.
" "	Usher, Mrs. J.
369 Selston	Eggleshaw, J.
370 Senghenydd and Aber Valley	Griffiths, G. D.
"	Lewis, E.
371 Shanklin Lake and Branstone	Price, A.
372 Sheerness	Clear, Mrs. M. H.
"	Jacobs, C. E.
"	Jacobs, Mrs. J.
373 " Economical	Adams, Mrs. E.
" "	Cheeseman, H.
" "	French, W. T.
"	Roberts, W.
374 Sheffield and Ecclesall	Baggaley, J.
" "	Dennis, H. C.
" "	Laing, A.
" "	Penny, J.
" "	Sandford, F. W.
" "	Sandford, Mrs. F. W.
" "	Walton, A.
" "	Walton, T.
" "	Walton, W.
" "	Wilson, S. J.
" "	Llewellyn, W.
375 Sheffield Cutlery	Johnson, T.
376 " Federated Cutlers	Johnston, J. F.
377 Shetleston	Maples, J.
378 Shrewsbury	Weaver, H. J.
"	Symonds, J.
379 Silverdale	Turner, F. J.
"	Cashman, J. T.
380 Sittingbourne	Harlow, J. C.
"	Lukehurst, C. J.
381 Skipton	Brigg, H.
"	Hastings, T.
382 Slough	Taffs, L. H.

NAME OF SOCIETY.	DELEGATES.
383 Soho (Birmingham)	Connolly, J.
" "	Parker, T. H.
" "	Reay, J.
384 Southampton	Corben, E.
" "	Jones, T. L.
" "	Mead, F.
" "	Olney, W. R.
" "	Saunders, F.
" "	Wilkes, Miss. F.
385 South Crosland and Netherton	Pogson, J.
386 Southport	Campion, J.
" "	Houldsworth, R.
387 South Shields	Hammond, W.
" "	Hetherington, W.
388 Southwell	Arnold, G. A.
389 Sowerby Bridge	Fishwick, A.
" "	Lawrence, J.
" "	Thorpe, R.
" "	Whiteley, D.
390 " " Flour	Hartley, S.
" " " "	Nicholl, W.
" " " "	Richardson, S.
391 Sperope Boot Manufacturers (Barwell)	Jordon, J.
392 Stainland and Holywell Green	Eastwood, A.
" " " "	Sutcliffe, W.
393 Stalybridge	Cropper, J.
" "	Downs, W.
394 Stafford	Greenwood, G.
" "	Hewitt, G.
" "	Hewitt, Mrs. G.
395 Staveley Town	Siddall, G.
" "	Smith, W.
396 Stockport	Casson, J.
" "	Higson, T.
" "	Manning, G.
" "	Perry, S. F.
397 Stocksbridge	Brown, F.
" "	Farnie, A. M.
" "	Pyrah, J.
398 Stockton-on-Tees	Alderson, Mrs. M. J.
" "	Drinkell, H.
" "	Duffield, W. Senr.
" "	Duffield, W. Junr.
" "	Harrison, J.
" "	Harrison, Mrs. J.
" "	Potter, J.
" "	Potter, Mrs. J.
399 Stratford (London)	Banks, G. L.
" "	Murrell, G. W.
" "	Walker, T.
" "	Welsh, W. H.
" "	Willett, A.
400 Stroud	Clissold, T.
" "	Evans, E. R.
401 Sunderland	Chambers, Mrs. C.T.
" "	Chambers, Miss E.D.
" "	Howe, T.
" "	Mason, J. W.
402 Sutton (Surrey)	Cope, J. T.
403 Swalwell	Stubbs, T.
404 Swarthmoor and Ulverston	Bewsher, J.
" "	Coward, G.
405 Tamworth	Sanders, H.
" "	Ward, H.
" "	Wilson, W.
406 Tantobie	Harrison, W.
407 Tavistock	Pryor, Mrs. J.
408 Ten Acres and Stirchley	Dudley, J.

NAME OF SOCIETY.	DELEGATES.
408 Ten Acres and Stirchley.....	Hems, J. R.
" " ".....	Jeffs, W.
409 Thomson, Wm. and Sons Ltd.....	Rowell, Mrs. M.
410 Throckley and District.....	Thomson, G.
" " ".....	Bestford, J.
411 Tibshelf.....	Browell, R.
" " ".....	Kirton, M.
412 Todmorden - Bridge End.....	Gee, W.
" " ".....	Meakin, F.
413 " Industrial.....	Swain, W.
" " ".....	Turner, S.
" " ".....	Hollinrake, J. T.
" " ".....	Holt, J.
" " ".....	Marshall, G. O.
414 Ton Industrial.....	Needham, A.
" " ".....	Pickles, W.
415 Torquay.....	Price, J. B.
" " ".....	Pugh, D. T.
416 Tow Law.....	Raymond, J.
" " ".....	Thompson, H.
417 Townhill.....	White, W.
418 Toxteth (Liverpool).....	Dodd, G.
" " ".....	Hildreth, J. J.
419 Treboeth.....	Wilson, Mrs. J.
420 Tredegar Industrial.....	Norris, F. J.
" " ".....	Wilkins, Miss M.
" " ".....	Thomas, F. G.
421 Trowbridge.....	Chapman, E.
422 Tunbridge Wells.....	Evans, D.
" " ".....	Thomas, D.
423 Twerton-on-Avon.....	Wareham, J.
" " ".....	Dawes, W.
" " ".....	Richards, H. G.
" " ".....	Grace, H. E.
" " ".....	Naish, W. H.
" " ".....	Perry, B. G.
424 Uddington.....	Donnan, H.
" " ".....	Leggatt, N. F.
425 Uppermill.....	Whitehead, H.
426 Vale of Leven.....	McLaren, D.
427 Wakefield Industrial.....	Bedford, H.
" " ".....	Brockway, E. J.
" " ".....	Gill, T.
428 Walkden.....	Lyles, B. E.
" " ".....	Cooke, P.
429 Wallsend.....	Williamson, S.
" " ".....	Rigg, J. I.
430 Walsall.....	Thomson, G.
" " ".....	Abbotts, W.
" " ".....	Dewsbury, C. W.
" " ".....	Dewsbury, Mrs. C. W.
" " ".....	Millership, Mrs. W.
431 " Locks and Cart Gear.....	Evison, A.
432 Walsden.....	Harrison, W. G.
433 Warrington.....	Fielden, F.
" " ".....	Atkinson, W.
" " ".....	Bowers, T.
" " ".....	Cook, N.
434 Watford.....	Wadsworth, T.
" " ".....	Carpenter, A. G.
" " ".....	Hawkes, F. T.
435 Wellingborough Midland.....	Wiggins, A.
" " ".....	Booth, S.
" " ".....	Morris, D.

NAME OF SOCIETY.	DELEGATES.
436 West Calder	Connelly, T.
"	Pratt, W.
"	Tait, J.
"	White, G.
437 Weston-super-Mare	Hobbs, A.
"	Page, W. J.
438 West Stanley	Nicholson, H.
"	Wood, T.
439 West Wylam and Prudhoe	Dixon, J.
"	Pearson, T.
440 West Yorks. Coal Federation	Brooke, G. H.
441 Weymouth	Francombe, S.
"	Richardson, G.
442 Wigan	Gaskell, J.
"	Jackson, H.
"	Sharrock, R.
443 Wigston Hosiers	Timson, T.
444 Winchester	Hutchings, W.
445 Windhill	Baldwin, Mrs. S.
"	Barras, A.
"	Clough, Mrs. M.
"	Holmes, A.
"	Holmes, F.
"	Holmes, Mrs. F.
"	Murgatroyd, J.
"	Newbould, C.
446 Windsor	Float, A.
447 Winsford	Barrows, A.
"	Fryer, W.
"	Lunt, F.
448 Wishaw	Lindsay, A.
"	McCandlish, M.
"	Weir, J.
449 Woking, Horsell and District	Hunt, F. M.
450 Wolverhampton	Fullwood, Mrs. A.
451 Wolverton	Cownley, A.
"	Dolling, H.
"	Green, R.
"	King, W.
452 Woolwich—Royal Arsenal	Arnold, T. G.
"	Bass, Mrs. R.
"	Brown, W.
"	Byford, R.
"	Davis, W. T.
"	Davis, Mrs. W. T.
"	Duffield, A. W.
"	Hall, J.
"	Keeble, H.
"	Leighton, Mrs. H.
"	Lockyear, Mrs. E.
"	Reynolds, F.
"	Ross, E.
"	Ross, Mrs. E.
"	Stafford, J. J.
"	Wale, R. R.
"	White, Mrs. M. A.
453 " Industrial Building	Byford, Mrs. R.
454 Worcester	Ford, W.
"	Moody, E.
"	Saxton, Mrs. C. A. W.
"	Smith, J.
455 Workington Beehive	Beattie, J. S.
"	Carruthers, W.
456 " Industrial	Peel, G.
457 Worksop	Flowers, W.
"	Pilkington, W.
458 Yeovil	Pierce, H. F.
"	Sibley, H. G.
459 York	Bamforth, J. T.
"	Constable, F. J.

NAME OF DISTRICT ASSOCIATION.

DELEGATES.

459 York	Coulson, J. J.
"	Conlson, Mrs. J. J.
"	Moody, R.
"	Wilkinson, H. W.
460 Ystalyfera	Williams, Miss A.

DISTRICT ASSOCIATIONS.

461 Irish Conference	Barbour, H. M.
" "	Palmer, J.

Midland Section.

462 Birmingham	Pagett, H.
463 Leicester	Kemp, S.
464 Lincoln	Johnson, W. F.
465 Northampton and Earls Barton	James, G. T.
466 Nottingham	Hibbard, E.
467 Stafford	Fullwood, A.
468 Wellingborough and Kettering	Brigstock, G.

Northern Section.

469 South Durham	Readshaw, T.
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North-Western Section.

470 Airedale	Holden, H.
471 Calderdale	Binns, A.
472 Dewsbury	Thompson, A. S.
473 Huddersfield	Ledger, R.

North-Western Section.

474 Macclesfield	Billington, J.
475 North-East Lancashire	Cooper, J. W.
476 North Lonsdale	Cain, J. J.
477 South Yorkshire	Knights, W.

Scottish Section.

478 Ayrshire	Clark, S.
479 Border Counties	O'Hara, N.
480 East of Scotland	Young, A.
481 Falkirk	McNair, G.
482 Fife and Kinross	McConnell, P.
483 Glasgow and Suburbs	Parlane, J.
484 Renfrewshire	Muir, J.
485 Stirling and West of Fife	Dunley, J.

Southern Section.

486 Cambridge and Bedford	Goldsmith, C. T.
487 Essex and Suffolk	Salmon, W. J.
488 Hants	Pearce, R. S.
489 Kent	Adams, J.
490 North Metropolitan	Rudall, C.
491 South Metropolitan	Stevenson, J.
492 Oxford and Bucks	Taylor, C. E.
493 Sussex	Kille, H. C.
494 Wilts and Dorset	Oakley, A. H.

NAME OF DISTRICT ASSOCIATION.	DELEGATES.
<p style="text-align: center;"><i>South-Western Section.</i></p> <p>495 Bristol and Somerset</p> <p>496 Cornwall</p> <p>497 Devon</p>	<p>Connolly, C. A. Toms, J. R. Loram, H. W.</p>
<p style="text-align: center;"><i>Western Section.</i></p> <p>498 Brecon, Monmouth, and East Glamorgan.....</p> <p>499 Gloucester and Hereford</p> <p>500 West Wales</p>	<p>Davies, J. P. Blackwell, J. Jones, S.</p>

Total number of persons present at Congress, 1,489.





PRELIMINARY PROCEEDINGS.



SATURDAY, 25th MAY, 1912.



The delegates to the Forty-fourth Annual Co-operative Congress began to assemble in Portsmouth on Friday evening, 24th May, and on Saturday morning the naval town was alive with co-operators. The weather was of the brightest, a warm sun greeting the visitors, the sunshine continuing throughout the whole of the sittings.

The members of the Central Board held their customary meeting on the Saturday morning, 25th May, and for this purpose had placed at their service the Mayor's banqueting room at the Town Hall. Mr. B. Williams (chairman of the United Board) presided, and with him were Messrs. A. Whitehead and T. Horrocks (secretary and assistant-secretary respectively of the Co-operative Union).

CENTRAL BOARD MEETING.



The following members of the Board were present :—

IRISH CONFERENCE ASSOCIATION.

Messrs. H. M. Barbour and J. Palmer.

MIDLAND SECTION.

Messrs. D. Bailey, G. Bastard, J. Butcher, S. Butler, W. J. Douse, J. Langley, D. McInnes, W. Millerchip, F. Rankin, S. Redfern, and C. A. W. Saxton.

NORTHERN SECTION.

Messrs. J. Davison, S. Galbraith, J. Murdoch, W. R. Rae, W. Scott, J. Smith, and T. Thompson; also W. Clayton (secretary).

NORTH-WESTERN SECTION.

Messrs. E. Booth, W. Dewhurst, J. Dickinson, W. E. Dudley, S. Fairbrother, S. R. Foster, G. Goodenough, J. Greenwood, W. Gregory, J. Johnston, J. E. Kilburn, J. Lowe, J. Morrell, J. Pollitt, T. Redfearn, J. Shepherd, H. Stuttard, J. Thompson, G. Wheelhouse, B. Woolfenden, and F. Hardern (hon. member); also J. Bradshaw (secretary).

SCOTTISH SECTION.

Messrs. J. Allan, G. Bisset, J. Deans, J. Lucas, D. McCulloch, J. Patterson, A. Purdie, J. M. Wilkie, and G. Wilson.

SOUTHERN SECTION.

Messrs. W. T. Charter, M. H. Clear, S. Foulger, Mrs. M. A. Gasson, Messrs. A. W. Golightly, A. Hainsworth, R. Rowsell, B. Williams, and E. O. Greening (hon. member); also H. J. May (secretary).

SOUTH-WESTERN SECTION.

Messrs. A. Bullock, W. J. Gilbert, R. R. Prynn, C. Vaughan, and H. Westbury.

WESTERN SECTION.

Messrs. W. H. Bryant, R. R. Chappell, J. R. Davies, L. W. Richards, and E. R. Wood.
Mr. T. Wood (auditor).

The CHAIRMAN, at the outset, said he desired to give the members of the Board and the delegates to Congress generally a hearty welcome to the Southern Section and to Portsmouth. The arrangements for their comfort whilst in Portsmouth had been made with the utmost care, and he had no doubt they would work out to the satisfaction of all concerned. He then referred to the death of Mr. J. C. Gray (formerly general secretary of the Co-operative Union) and said in that sad event the movement had received a great blow. There could be no mistake about that. They would feel his loss for many years. He moved that they place on record their profound regret at the death of Mr. J. C. Gray, whose work on behalf of the movement would always remain in the memory of British and Continental co-operators, and their sympathy with the widow and family.

Mr. G. WHEELHOUSE (North-Western Section) seconded the resolution, and the members of the Board indicated their approval by rising.

The CHAIRMAN then formally introduced Mr. Whitehead as the General Secretary of the Union, and his reception was of a cordial character.

NEW AVENUES WANTED.

Mr. E. O. GREENING (Hon. Member, Southern Section) drew attention to the figures recorded in the report under the heading of "General Progress of

Our Movement," and said he wanted to say a few words on the tendency of the movement as disclosed by those figures and the vista which they opened before them. There were very satisfactory increases in sales, members, and profits, but he also noticed the same tendency in the reduction of the number of societies. Amalgamation seemed to be the order of the day. He did not mean to say that they ought to resist that tendency, because, to a certain extent, economic and commercial reasons made aggregations necessary; but what he wanted to ask was: Was co-operation taking its fair share in the fuller life of the nation? He had in mind science and art, and would like societies to be formed which would specialise and give co-operators the benefits of the latest discoveries. Then, again, what was to be the future of the great railway system? Could they not bring the influence of co-operation to bear upon such an important question as that? His own opinion was that their railways ought to be managed on co-operative or copartnership lines. He knew of one railway which was considering the matter, and believed the majority of the members of Parliament would welcome the introduction of co-operative principles into industry.

Mr. W. T. CHARTER (Southern Section) spoke in favour of amalgamation and against the views of Mr. Greening. Any one with experience of agricultural districts would agree that it would be better for small societies to link up and form one or two large societies instead of continuing a struggle for mere existence.

Mr. W. MILLERCHIP (Midland Section) said that, whilst they might agree with the sentiments given expression to by Mr. Greening, they must remember that industrial, social, and economic circumstances had greatly changed during the last twenty years, and more particularly in the last fifty years. It might have been feasible for enthusiastic men to start in an industry on copartnership lines in the old days and be successful, but he questioned whether it would be wise for men to invest money in the formation of copartnership concerns to-day.

CO-OPERATION IN PRODUCTION.

Mr. S. R. FOSTER (North-Western Section) quoted figures from the report relative to co-operation in distribution and production, and asked if the progress made in production was all that they might reasonably expect. He did not think so, and suggested that the attention of employes might be drawn to the matter through the classes formed by the Central Education Committee.

Mr. D. McINNES (Midland Section) asked if Mr. Foster had observed the figures issued by the Government with reference to distributive societies and production? As was pointed out in their own report, those figures showed that they (the Co-operative Union) had underestimated the value of goods produced by co-operative distributive societies in 1909 by about £4,000,000.

Mr. S. R. FOSTER said he had taken into account the figures issued by the Government, and they had not altered his opinion with regard to the progress made by co-operation in production.

FARMING IN SCOTLAND.

Mr. E. O. GREENING (Hon. Member, Southern Section) drew attention to the figures published under the heading of "Farming by Co-operative Societies," and said we ought to inquire from our Scottish friends how they are making it successful.

EXAMINATION QUESTIONS.

Mr. J. M. WILKIE (Scottish Section) objected to some of the questions asked in the examination in "Citizenship," and said the one who framed them seemed to be unaware of the existence of Scotland. There were people across the Border who were in favour of Home Rule, and the way the questions had been set in this particular examination would only ferment the idea.

Mr. W. R. RAE (Northern Section, and Chairman of the Central Education Committee) said they were considering means of controlling more closely the questions set for examinations.

CO-OPERATORS IN PARLIAMENT.

Mr. J. JOHNSTON (North-Western Section) said that, some years ago, the Parliamentary Committee considered the question of co-operators being directly represented in Parliament, and brought a scheme before Congress. He would like to ask whether the Parliamentary Committee had recently reconsidered the question in view of the changes which had taken place since then, and whether there was any likelihood of them bringing a recommendation before Congress in the near future.

The CHAIRMAN: We are dealing with the report, and that does not arise out of it.

NATIONAL INSURANCE.

Mr. E. R. WOOD (Western Section) said the Parliamentary Committee had considered the National Insurance Act from the point of view of the Wholesale Societies, the Co-operative Union, and the friendly societies, but not from the standpoint of the Insurance Society. At any rate, there was no reference in the report to the Insurance Society.

Mr. H. J. MAY (Secretary of the Parliamentary Committee) said he could not give reasons why the Co-operative Insurance Society had not been considered, because he knew as a matter of fact that the position of the Co-operative Insurance Society in relation to the National Insurance Act had been discussed by the committee.

Mr. E. R. WOOD: Why, then, is there no mention of it in the report?

Mr. H. J. MAY said it was not considered necessary to make any special reference to the Insurance Society. The Insurance Society, in common with other societies, members of the Union, received a circular from the Parliamentary Committee inviting suggestions with respect to the movement and the National Insurance Act.

Mr. J. DEANS (Scottish Section) stated that as a member of the Parliamentary Committee he could assure the members of the Board that the subject of co-operative societies in relation to the National Insurance Scheme was thoroughly discussed, and the decision, that the Wholesale Societies should either jointly or separately form approved societies on behalf of the movement, was only come to after mature consideration.

Mr. H. J. MAY said that if they turned to the report they would find a paragraph headed, "The Establishment of Separate Co-operative Friendly Societies." It was under that head that the Parliamentary Committee considered the Insurance Society.

Mr. W. T. CHARTER (Southern Section) stated that, as a member of the Parliamentary Committee at the time this question was considered, he could endorse all that had been said with reference to the consideration given to the Insurance Society.

Mr. R. R. PRYNNE (South-Western Section) stated that the Parliamentary Committee, in their report, should have referred specifically to the Insurance Society and given the reasons why they could not recommend the Insurance Society as an approved society.

Mr. E. O. GREENING was also of opinion that the report should have made some reference to the Insurance Society. He drew attention to the collective life assurance scheme, and said its success showed the value of forming societies to specialise in given directions.

Mr. H. J. MAY said he thought the members of the Central Board should recognise that in dealing with this matter, especially with regard to the Insurance Society, there were preliminary difficulties for which the Parliamentary Committee were not responsible. There was the general question of insurance before the movement at the time, and the Parliamentary Committee desired to keep the subject of national insurance entirely away from that. Mr. Greening shook his head, but he thought he should be given credit for knowing what was in the minds of the Parliamentary Committee at the time.

ANTI-CREDIT.

Mrs. M. A. GASSON (Southern Section) asked if the United Board were satisfied with the work done by the Anti-Credit Committee during the past year.

The CHAIRMAN said they were not satisfied, and, under the circumstances, he did not see how they could be. It was a very difficult matter to carry on a public agitation against credit without making the position worse than ever. Had the matter been dealt with in a quiet manner by deputations to societies, and not through the public press, it was quite possible much good work would have been done.

HONORARY MEMBERS OF THE BOARD.

The CHAIRMAN moved that the following gentlemen be recommended to Congress for election as honorary members of the Board :—

Section.	Members.
Midland	Messrs. E. L. Griffiths, D. McInnes, S. Redfern, W. W. Smith, and G. Woodhouse.
Northern	Messrs. H. R. Bailey, W. Crooks, and T. Rule.
North-Western	Messrs. C. J. Beckett and F. Hardern.
Scottish	Messrs. J. McMurren and A. Meldrum.
Southern	Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. Vivian.
South-Western	Mr. T. Gidley.

The SECRETARY reported that since the report was sent to the printers the North-Western Sectional Board had forwarded to the Union Office the name of Mr. G. Wheelhouse for inclusion in the list.

It was resolved that the name of Mr. Wheelhouse be added to the list, and that the list be submitted to Congress for approval.

MEMORIAL TO MR. J. C. GRAY.

The CHAIRMAN reported that the special sub-committee appointed to consider the form of a memorial to the late Mr. J. C. Gray desired to make the following suggestions:—

- (1) That a memorial should be erected over the grave, the cost not to exceed £100.
- (2) That a bust should be prepared and placed in the entrance hall of Holyoake House; not to exceed £100 or £150.
- (3) Enlargement of photograph for boardroom; probable cost £10 to £15.
- (4) That reproductions of Mr. Gray's photographs be prepared for sale to societies. (Steel engravings.)
- (5) That the expense of the above be met from the funds of the Union.

As an alternative scheme, it was decided to suggest that an appeal be made to societies to carry out the above, and any surplus to be applied for the formation of a J. C. Gray Library; the Co-operative Union to make a generous grant if the second scheme is adopted.

Mr. W. T. CHARTER (Southern Section) moved the adoption of the first three clauses of the report. He also wanted to know if they could not perpetuate the memory of the late Mr. J. C. Gray by raising a fund whereby they could relieve cases of distress.

Mr. W. GREGORY (North-Western Section) said that, as a member of the sub-committee, he could assure them they had considered such a scheme as Mr. Charter evidently had in mind, but they came to the conclusion that the present was not the time to make the appeal to societies for the necessary funds.

Mr. G. BISSET (Scottish Section) said he was favourable to the idea of forming a library at Holyoake House, and expressed the opinion that societies would gladly pay an additional year's subscription with that object in view.

Mr. E. R. WOOD (Western Section) desired to support the suggestion of Mr. Charter relative to the formation of a fund for relieving distressed cases. To his mind, the first three suggestions of the special sub-committee would be insufficient to perpetuate the memory of the late Mr. J. C. Gray. A library at Holyoake House would be all very well in its way, but it would not be of much benefit to the country as a whole. He thought societies would subscribe handsomely to a relief fund.

Mr. S. FAIRBROTHER (North-Western Section) moved an amendment to the effect that the memorial take the form of a reference library at Holyoake House, and that the cost be defrayed from the funds of the Union. The library would be extremely useful for students in all parts of the British Isles. He also expressed the opinion that if they were to appeal to societies for funds they would not get much of a response.

Mr. J. JOHNSTON (North-Western Section) seconded the amendment. The suggested library would be of great value to the movement, and, so far as he was personally concerned, they could place it wherever they liked. He was also of opinion that the cost should be borne by the Union, and that they might utilise the subscriptions taken on behalf of the Blandford Memorial for the purpose of making it more effective.

Mr. W. R. RAE said Mr. Johnston was not going to form one memorial by destroying another. He also suggested that the library should be built up on the lines found so successful by the Fabian Society, and that they should not store up books which might be out of date in ten years' time.

Mr. A. W. GOLIGHTLY (Southern Section) said it would be a mistake to set up a library which would not be available for the use of co-operators in the South or in Scotland. He was of opinion that they should have a bust and a painting of the late Mr. Gray, and that the memorial should end there.

The amendment was put to the vote and only received the votes of a minority of the members. The resolution was then submitted to the vote and declared carried.

It was also decided that the cost of the memorial should be defrayed out of the funds of the Union.

EXPENSES OF CONGRESS.

The GENERAL SECRETARY drew attention to the amendment which had been sent in by the Brightside and Carbrook Society, which was to the effect that the expenses of Congress and Exhibition should be defrayed from the funds of the Union, and pointed out that this could only be done by all the societies agreeing to pay subscriptions to the Union on the increased rate as passed by the Bradford Congress. The Union would then be able to set aside £1,000 for the expenses of Congress, which, with the donation from the Wholesale Society and the entertaining society, should be sufficient.

Mr. A. W. GOLIGHTLY said that if they could agree to the Brightside and Carbrook amendment they would, to a certain extent, meet the objections of societies which were opposed to the 1½d. subscription to the funds of the Union. He was also of opinion that if the Union did defray the expenses of

their annual gathering it would then be possible to hold Congress in places where it was impossible at the present time on account of the large expenditure which was involved.

The SECRETARY pointed out that the Brightside and Carbrook Society wanted the Union to bear the whole of the expenditure necessitated by Congress. He considered that was too much to expect from the Union, hence his suggestion of £1,000. The Union in this way would be able to have greater control over the money spent on Congress. He, therefore, suggested they should get the Brightside and Carbrook Society to withdraw its amendment.

Mr. J. M. WILKIE (Scottish Section) put in a plea for economy, and, as an instance where money might be saved, drew attention to the deputation which had gone from the United Board to Aberdeen to make inquiries respecting hall accommodation for the Congress of 1913. Surely, he said, there were people in Aberdeen who could have given the required information.

Mr. A. W. GOLIGHTLY thereupon moved a resolution to the effect that in future the Union should vote a sum not exceeding £1,000 from its funds towards the cost of Congress.

Mr. G. WHEELHOUSE seconded the resolution. He said that knowing the feeling of the societies in the South Yorkshire District he could say that if they had a guarantee that the Union would grant £1,000 towards the expenses of Congress it would remove a good deal of the opposition in relation to the increased subscription. What the societies objected to was this: They had to ask their members for the subscription to the Union and then for a grant towards the expenses of Congress, which they considered to be practically the same thing.

Mr. W. E. DUDLEY (North-Western Section), in supporting the resolution, wondered whether they could not say to the societies which were objecting to the 1½d. subscription something to this effect: That, provided circumstances were favourable, they would be prepared to consider the question of reducing the rate of subscription at some future date.

Mr. D. MCINNES (Midland Section) thought the suggestion made by Messrs. Golightly and Wheelhouse would commend itself to Congress. He believed societies were becoming tired of being appealed to for this and that object.

Mr. T. REDFEARN (North-Western Section) protested against what he described as the pessimistic spirit which now seemed to animate the members of the Central Board. Evidently a few large societies had frightened them. ("No, no.") Well, the whole trend of the discussion had centred round this point. There was not a word of difference in the position of affairs between this Congress and last. He was originally opposed to the 1½d. subscription, but a fuller consideration of the matter had led to a change in his opinions. He believed large societies were reaping the same benefits from the Union as the small societies. He thought it would be a big mistake on the part of the Central Board to try and alter what had been done by the Bradford Congress.

The resolution was carried unanimously.

CO-OPERATIVE INSURANCE.

Mr. M. H. CLEAR (Southern Section) entered a protest against the United Board coming to a decision on the insurance question, and expressed the opinion that the matter should have been referred to the Central Board for settlement.

Mr. E. R. WOOD (Western Section) asked the reason why the United Board had come to a decision. Was it because the parties concerned had failed to agree, or because some of them had refused to continue negotiations?

The CHAIRMAN : No, I do not think it was. It seems to me that the general opinion of the movement was that the United Board should come to some decision on the matter. They had to get down on one side of the fence, and, of course, the people on the other side are not satisfied.

Mr. E. R. WOOD : What were the instructions of the Newport Congress in respect to this matter?

Mr. W. R. RAE said the opinion of the Northern Section was that the time had not arrived for the United Board to get down on one side of the fence or the other.

Mr. J. ALLAN (Scottish Section) did not agree; they had to come to a decision one way or another.

Mr. T. REDFEARN (North-Western Section) said that members of the United Board felt it would only be wise and proper for them to come to a decision on the insurance question before the meeting of Congress. It was stated at one of their meetings that the Insurance Society could not do the whole of the insurance business of the movement. The Insurance Society admitted that fact, and the only thing the United Board could do was to see which was the strongest party to take up this question of insurance. It was pointed out at the United Board meeting—he believed he pointed it out himself—that the funds of the Co-operative Wholesale Society were the only funds capable of taking the whole of the insurance business for the movement.

Mr. C. A. W. SAXTON (Midland Section) understood that at the time the report was in course of preparation negotiations were in progress between the parties concerned. Was any finality likely to be reached?

The SECRETARY : It is impossible to say.

Mr. R. R. CHAPPELL (Western Section) : Can the United Board say that if the Wholesale Society take over the insurance of the movement the whole of it will be kept within the movement.

The CHAIRMAN : I do not think it can be kept within the movement.

Mr. WOOD expressed the opinion that the United Board had no business to take sides whilst negotiations were proceeding.

THE TROUBLE IN MANCHESTER.

Mr. W. T. CHARTER (Southern Section) said he had to express regret that their efforts to bring about peace between the Beswick and Manchester and Salford societies had been unsuccessful. Every means had been tried, but without success. They were prepared to go in for peace, but not for peace at any price.

Mr. W. GREGORY (North-Western Section) reported that after all there seemed to be a ray of hope. At any rate, seven of the societies in Manchester had agreed to meet in conference to discuss the question of amalgamation, and one of the societies was Beswick.

WOOLWICH AND BROMLEY.

The CHAIRMAN drew attention to the pamphlet which had been issued by the Woolwich Society in reference to the dispute with Bromley, and said the Southern Sectional Board and the United Board, before coming to their decision, had considered all the facts of the case.

The GENERAL SECRETARY made reference to the fact that in the pamphlet it was stated that the United Board had issued the report in one form and sent it forward to Congress in another. That was not correct. All that the United Board had done was to send out to the sectional boards, as usual, proof of the report, which, by the way, was marked private and confidential, in order that they might have an opportunity of suggesting alterations.

Mr. A. HAINSWORTH (Southern Section) said he claimed freedom of action in regard to this matter when it came before Congress. As a member of the Southern Sectional Board he disagreed entirely with the words of the chairman, who had also been chairman of the Sectional Board during the past twelve months. When the chairman said the members of the Sectional Board were in possession of all the facts of the case he was mistaken. It was within his own recollection that at the end of the conference the chairman declared that he had not seen a copy of the Woolwich Society's case, and asked for a copy. He also wanted to enter his protest against the attitude taken up by the United Board in regard to this matter. He was of opinion that the members of that Board were not wisely advised in publishing what they had done and in coming to a decision without first of all getting into direct contact with the two societies. He suggested that the matter be referred back to the United Board in the hope that another effort would be made to settle the dispute to the satisfaction of both parties.

Mr. A. W. GOLIGHTLY (Southern Section) said the facts of the case were these: That within about a mile of each other the two societies were putting up premises costing £10,000. In other words, there was an expenditure of £20,000 co-operative money where probably £12,000 would be sufficient. He believed the sympathy of the co-operators of London to be with the bottom dog, on the principle that strong and wealthy societies should help the weaker ones. It was to be regretted that the Woolwich Society had allowed the subject to come before Congress. He did not agree that the chairman had made an incorrect statement. The Woolwich committee had definitely stated they were not prepared to move from the position they had taken up. What was the use of arguing with a society when it took up a position like that? He was of opinion that the President-elect of Congress (Mr. W. Openshaw) and another could settle the matter in twenty minutes.

NOMINATION CASE.

Mr. J. THOMPSON (North-Western Section) asked if there was anything further to report with respect to the question of nominations.

The GENERAL SECRETARY said there was nothing further to report, except they were preparing an amendment to the Bill which covered the matter, and that they were endeavouring to get the Treasury to adopt it as a Government measure.

CONSETT DISASTER FUND.

Mr. W. CLAYTON (Secretary of the Northern Section) reported that the Consett Disaster Fund had now been disposed of. Altogether £1,331 had been raised, of which £1,060 represented co-operative subscriptions. The money had been divided amongst thirty-three persons.

CONGRESS OF 1914.

Mr. S. REDFERN (Midland Section) reported that the Midland Section were quite agreeable to the Congress of 1914 going to Ireland, provided it was held in the Midland Section in the year following.

Mr. J. PALMER (Irish Section) formally extended an invitation to Congress to hold its sittings in 1914 in the Green Isle.

THE CASE OF MISS MALECKA.

Mr. J. JOHNSTON (North-Western Section) asked if it was proposed to bring forward the case of Miss Malecka at Congress.

The CHAIRMAN : It is out of order.

GRANTS TO THE WOMEN'S GUILDS.

It was resolved that the usual grants to the Women's Guilds of England (£300), Scotland (£100), and Ireland (£15) be made.

This was the last item on the agenda, and having passed a vote of thanks to the Chairman, the members of the Board were entertained to luncheon by the Congress Reception Committee.

AT THE LUNCHEON.

MR. G. N. BARNES, M.P., AND THE LABOUR UNREST.

CO-OPERATION AS A REMEDY.

Immediately following the Central Board meeting came the luncheon, which was served in the Congress Hall. Mr. F. J. Frankling (chairman of the Congress Reception Committee) presided, and on either side of him were many whose faces were well known in co-operative circles. Amongst these were Messrs. W. Openshaw (president-elect of Congress), J. Shillito (chairman of the English Wholesale Society), R. Stewart (chairman of the Scottish

Wholesale Society), G. Thorpe (ex-president of Congress), W. Maxwell (chairman of the International Co-operative Alliance), T. Tweddell (chairman of the Parliamentary Committee of the Co-operative Congress), A. Whitehead (General Secretary of the Co-operative Union), B. Williams (chairman of the United Board), and T. Brodriek (secretary of the Co-operative Wholesale Society), as well as Messrs. J. H. Mihell and H. J. May (joint secretaries of the Congress). The town did not appear to be so well represented as usual, but one was pleased to see the Chief Constable (Mr. Davies), Professor Freeman (Municipal Technical College), and Councillor J. M. Mactavish.

"The King" was the first on the toast list, and it was proposed by the CHAIRMAN, who referred to the way in which the King had endeared himself to his subjects.

CO-OPERATION AND LABOUR UNREST.

MR. G. N. BARNES, M.P., who was a member of the Congress Reception Committee, was called upon to propose the next toast—"The Co-operative Movement"—and he discharged the duty in a speech which revealed him as a firm believer in co-operation. "I want," he said, "to congratulate my fellow-co-operators upon the continued spread of the movement." Last year, the membership of the societies in the aggregate showed an increase of some 97,000, which meant that, after making allowances for deaths and wastages, at least 200,000 men and women had come afresh into the spheres of co-operation. That was something they might congratulate themselves upon. "I submit," he continued, "that co-operation has become absolutely a necessity under our modern conditions of life." They were living in stirring and troublous times, in which new wine was bubbling up out of old bottles; in other words, that labour unrest was becoming a constant feature of their industrial life. For his own part, he could not say he was altogether sorry that that was so, but he did not want them to gather the impression that he was prepared to endorse every claim put forward by labour, because he believed the movement for reform was sometimes misguided. At the same time, he rejoiced to know there was such a thing as labour unrest, because it was an indication that the spirit of freedom was still alive within them. Proceeding, he said the causes of labour unrest were not far to seek. They lay quite close to the surface, and it was generally admitted that the present system of industry was breaking down, and that the average man had a feeling of disgust for it. Under those circumstances, he believed co-operation was the only final solution of the troubles which now beset them in the industrial world. Co-operation, it seemed to him, involved the social ownership of the means of life and the democratic control of industry by the people themselves, and the principle of co-operation which it was his pleasure to commend to them was the one applied in the voluntary field of action. Co-operation had already done a great deal to allay industrial unrest by improving the conditions of life. There were probably 100,000 employes in the co-operative movement, and they never heard of industrial unrest so far as they were concerned. There were

"little bits of things" which cropped up between co-operative employés and co-operative managers, but they were adjusted without the outside world being troubled with them. The co-operative movement had done well in the past, was doing well in the present, and he was sufficiently optimistic to believe that it was destined to accomplish even greater achievements in the future.

Mr. B. WILLIAMS (chairman of the United Board) responded. He said Mr. Barnes had proposed the health of the co-operative movement. Were they to believe what some people said, they would have to admit that the health of the movement was not satisfactory, and that it had got into a rather parlous condition. Personally, he did not think there was much the matter with the movement; on the other hand, it was a case of "it is in a very healthy state, thank you;" and if they could regain a little of that spirit which animated it in its early days it would become much greater and flourish exceedingly. Co-operators had conquered in the field of distribution, and he wanted to be able to say the same of it in relation to the realms of production. He was just afraid that in its respectable middle age it was beginning to lose sight of its early mission. They had done great things, but he wished to see them do greater. Mr. Barnes had referred to co-operation and the labour problem, and with what he said he entirely agreed. It must be through their co-operative movement that they would be able to do a great deal of work towards the solution of these awkward problems which were agitating the minds of men to-day. He hoped they would give more attention to the question of production, and instead of narrowing themselves down to remaining within the movement go outside and conquer new fields. Many brave men had gone out from Portsmouth and accomplished brilliant deeds on behalf of their country, and he wanted the delegates to Congress to leave Portsmouth determined to do what they could to win fresh triumphs in the field of co-operative effort.

THE BOROUGH OF PORTSMOUTH.

Mr. W. MAXWELL, who was introduced by the Chairman as "one of the finest co-operators now living," proposed "The Borough of Portsmouth." He said he had not come to Portsmouth to admire its armaments, nor its naval dockyards; they might have been necessary in days gone by, but he looked to co-operation to make such things unnecessary. Co-operators, as a rule, were not men of war, but of peace, and what he had come to Portsmouth for was to admire its industry and to see the development of co-operation, which did so much for the character and respectability of the towns wherein it flourished. He was pleased to come to Portsmouth for another reason; it was to him made venerable by the fact that Charles Dickens was born within its walls. Charles Dickens was a great favourite of his. He proceeded to refer in detail to several personages well known to readers of Dickens, and said that the spirit which ran through the novelist's books had permeated every corner of the inhabited world. He hoped Portsmouth would continue in happiness and comfort, and expressed the opinion that no movement was better able to help in this direction than the one which they themselves represented.

Councillor J. M. MACTAVISH, who was a member of the Congress Reception Committee, responded. He addressed the company as "fellow-co-operators," and, on behalf of the people of Portsmouth, thanked them for their good wishes. He referred to the affinity of purpose between the co-operative movement and a well-conducted town. He also referred to joint stock companies, and said that the principles of co-operation, as applied in their stores, were diametrically opposed to the aims and objects of such companies.

THE VISITORS.

Mr. J. H. MIBELL proposed "The Visitors," and made special mention of the fact that they had with them many friends from abroad.

Mr. J. SHILLITO, who, in the words of the Chairman, "is known and respected throughout the whole of the co-operative movement," replied.

THE PRESS.

Mr. H. J. MAY proposed "The Press," and referred to the faithful way in which the proceedings of Congress were recorded in the co-operative journals.

Mr. S. WOOD (chairman of the Newspaper Society) replied, and appealed to the leaders of the movement for greater support on behalf of the *Co-operative News*.

OPENING OF THE EXHIBITION.

The usual Congress exhibition of co-operative productions of almost every character was held in the Comnaught Drill Hall, Stanhope Street, Portsmouth. It was opened by Mr. H. Elsey (director of the Co-operative Wholesale Society, and a member of the Portsea Island Society). Mr. F. J. Frankling (chairman of the Portsea Island Society) occupied the chair. There was a crowded attendance at the opening of the proceedings. The hall, though not too large, was a very accommodating place for this instructive and interesting feature of the Congress. Every year one sees improvements in the attractive display of co-operative goods, and the "show" at Portsmouth provided many examples of progress made in the construction of stalls and the arrangement of the exhibits. Apart from the enjoyment to be derived from the exhibition in various ways, pleasure was added by rounds of music discoursed by the Hippodrome Orchestral Band, which also performed during the week, as well as the band of H.M.S. "Excellent" (under the conductorship of Mr. A. V. Sparrow, R.M., and by the kind permission of the Commanding Officer). Many prominent co-operators were present at the opening ceremony, including Messrs. J. Shillito (chairman of the English Co-operative Wholesale Society), R. Stewart (chairman of the Scottish Co-operative Wholesale Society), W. Lander (chairman of the Productive Committee of the Co-operative Wholesale

Society), R. Halstead (Productive Federation), E. O. Greening, W. Maxwell, and G. N. Barnes, M.P.

Mr. F. J. FRANKLING extended a hearty welcome to co-operators from all parts of the United Kingdom, as well as to all Continental friends, who had come to the Congress. The exhibition, he said, included goods manufactured by fifty-eight different societies, including the English and Scottish Wholesale Societies. He commended the success of the co-operative movement with regard to the distribution of goods, and said that it was now highly essential that the productive side of the movement should be developed, and he hoped that all present would do their utmost to further the progress of productive ventures. He declared that co-operation knew no frontiers; all the world was their country, and to do good was their religion. The exhibition, however, was a proof of what co-operation could do and was doing on the side of production. In introducing Mr. Elsey, Mr. Frankling said that Mr. Elsey had done great service for co-operation in that district. He (Mr. Elsey) was the son of a local tradesman, but he had always taken an active part in the work of the Portsea Island Society, and for the past quarter of a century he had had the honour of representing them on the Co-operative Wholesale Society.

Mr. H. ELSEY was greeted with enthusiasm on rising to open the exhibition. He said that it afforded him the greatest pleasure to address co-operators from north, east, south, and west, and to open the exhibition. It was a memorable occasion to Portsmouth. For forty-three years Co-operative Congresses and Exhibitions had been held throughout Great Britain, but never before had such a fine exhibition of what was being done in the co-operative movement come farther south than London. He felt, therefore, extremely proud that Portsmouth was honoured by the presence of the Congress and the exhibition. Hitherto they had noted a rise in distributive co-operation in the Southern District, but the productive side had been, as it were, veiled in obscurity by clouds; but that veil had been withdrawn at last, and year by year co-operative production was spreading throughout the length and breadth of the land, and people were beginning to see in its development a panacea for that intolerable disease which was now entering into the vitals of this country—he meant the labour unrest. There was a feeling among the labouring population that the time had come when they should show more anxiety about that condition in society which enabled men to rise from a lowly position to that of a millionaire out of oppression of the workers from whom they derived the source of their wealth. They had before them exhibits that were manufactured under conditions that provided a key to unlock the door to better conditions of working-class life, and give to them a better share of the comforts of life and a share in profits in proportion to the dividend arising from profits. Whilst thus making a few rambling remarks it would be interesting, no doubt, to say something about the origin of co-operative production, so far as they knew it in the south, also to give a few statistics of what co-operative production was doing at present. He

traced the history of co-operative production in the south from the start of the first milling society. The reason why these mills were started were various—adulteration, high prices, &c., playing a part. In Portsmouth and Devonport, although they might be engaged in the manufacture of instruments of destruction, they had always been in favour of production, and the consequence was that at Devonport a mill had been started. The reason given for starting this mill was that the millers there were alleged to have been in the habit of mixing china clay with their flour. After their mill had been started and a success, they whispered to Portsmouth that it was a good thing, with the consequence that a mill was started at Southsea. Unfortunately, that venture was not a success, and it passed into private hands. Since then great development had been made under the Industrial and Provident Societies Act, and there were now co-operative flour mills all over the country. The output of the mills outside the Co-operative Wholesale Society during the past year amounted to £1,023,000, whilst the value of the output of the two Wholesale Societies was £3,911,000, making the total value £4,934,000. In regard to the manufacture of boots, there were now nineteen productive societies, turning out £361,000 worth of goods, and four boot and shoe works belonging to the English and Scottish Wholesale Societies, employing 4,027 workers and turning out £828,000 worth of articles every year. All this was better for the working classes, and he ventured to say that it was by co-operation that the workers could raise themselves to a higher and nobler position; they should, therefore, do all they possibly could to support co-operative production in all its forms. Co-operation would bring to the workers better wages, better workshops, and bring to the country a better, stronger, a more God-fearing, and a more honoured race of men and women than they had had under the conditions of life that had existed hitherto. They were not going to be put down by syndicates and trusts. “Co-operative production, the benefit of the workers,” was to be his motto for ever.

PRESENTATIONS.

Mr. B. WILLIAMS (chairman of the United Board) said he had been deputed by the United Board of the Co-operative Union to present Mr. Elsey and Mr. Frankling with a volume each of a book entitled “Industrial Co-operation: The Story of a Peaceful Revolution.” The book, he said, had been luxuriously bound by a co-operative productive society. He said he would like to read a paragraph from page 2, which was in keeping with the function of the afternoon. The paragraph was to the effect that the co-operative ideal was expressed in a means of mutual association to eliminate the present competitive industrial system and to substitute mutual co-operation for the common good as a basis of human society. The idea of mutual service, each for all, and all for each, was the very essence of the faith of co-operation. It might seem paradoxical (went on the paragraph), but it was nevertheless true, that the principle of service by service and the instinct of self-interest had helped to promote the common good. Mr. Williams asked how were they

to substitute competition by mutual aid for the common good? There, in that exhibition, they had an example of how it could be done by co-operative production. But what they wanted to do was to co-operate more fully than they had done hitherto. They could claim that they had solved the problem of distribution. But it was essential to go further than that, and to co-operate for the production of the common necessities of life, and not only be spenders in co-operative shops, but workers in co-operative establishments.

At this juncture two volumes were presented to Mr. Elsey and Mr. Frankling by Mr. J. Shillito (chairman of the English Co-operative Wholesale Society), who paid deserving compliments to each recipient.

Mr. H. J. A. WILKINS (Co-operative Wholesale Society) moved—"That the best thanks of the delegates and the assembly be given to Mr. Elsey and Mr. Frankling." He said if they would thoroughly take to heart what Mr. Elsey and Mr. Frankling had said to them there would be only one result, and that would be a good one. He hoped they were going to turn over a new leaf, and instead of stocking goods made by other people they would see that it was their duty to stock in their shops goods that had been manufactured in co-operative workshops.

Mr. R. HALSTEAD (Productive Federation) seconded, and in doing so said that Mr. Elsey had been absolutely impartial and for that impartiality he wanted to thank him on behalf of their productive societies. It was all very well for working men to organise to raise wages and improve their conditions, but there was something even better than that; they could not only organise for wages, but for purchasing, and that was a weapon far more effective in the long run than the universal strike. They in the co-operative movement were trying in detail what could be done to help to solve the problem in other ways than by paralysing industry itself. In the present state of industrial unrest he thought they, as co-operators, had got to try to find out their place, how to solve it, and if they worked together they could certainly do something to assuage the labour unrest.

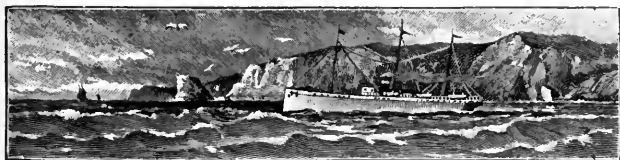
Mr. R. STEWART (chairman, Scottish Co-operative Wholesale Society), in being asked to support the vote of thanks, did so most cordially. He said if they merely supported the resolution by votes of thanks the echo of it would soon pass away, but if they supported it by their united and persistent purchasing of co-operative productions and remaining faithful to a movement that had done more than any existing agency for ameliorating the conditions of the working classes they would confer the greatest honour possible upon Mr. Elsey and Mr. Frankling. The movement must go on. They had with them the chief of their co-operative army, and he hoped that they would be able to appreciate his remarks and be fully determined to carry them out. They would then be doing something to minimise labour unrest, and bring about a time when men would be working under better conditions than now existed. He advised them to show by practical application of their co-operative principle their true co-operative spirit, and thus bring about that time when the profits of industry, for which the people had sighed so long, so

that no one would have any need to oppress his brother man, but that everybody would do his or her best to bring about a nobler race of men and women.

Mr. MORRIS, J.P. (Portsmouth), said it had been thought desirable that someone should support the vote of thanks, and he did so on behalf of Portsmouth with the greatest possible pleasure. He pleaded for a more united support of co-operative production as the best way they could return thanks to Mr. Elsey, Mr. Frankling, and the movement. Portsmouth, he said, was a very sound society.

Mr. Elsey and Mr. Frankling then replied, and the proceedings terminated.

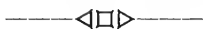




FIRST DAY OF CONGRESS.



MONDAY, 27th MAY, 1912.



MORNING SITTING.

THE OPENING SCENE.

Congress on Monday morning, 27th May, opened under happy conditions. Beautiful weather prevailed. The doors of the Town Hall were thrown open at nine o'clock, and delegates, anxious to secure seats of advantage, streamed in immediately. The front of the platform was decked out in "greenery," and presented quite a pleasant appearance. Mr. G. Thorpe, who presided over the Bradford Congress last year, occupied the chair, and with him on the platform were Mr. W. Openshaw (president-elect), the Mayor of Portsmouth (Sir Scott Foster, J.P.), Mr. A. Whitehead (general secretary of the Co-operative Union), and representatives from the following organisations:—French Co-operative Wholesale Society (Socialiste), Messrs. Lucas and Waseige; German Co-operative Wholesale Society, Messrs. Petzold and Würfel; Union of German Distributive Societies, Mr. H. Kaufmann; Netherlands Co-operative Union, Mr. H. Van der Mandere and Dr. H. J. Romeyn; Danish co-operative institutions, Messrs. H. K. Nielsen and C. Pedersen; Swedish Union and the Co-operative Wholesale Society, Mr. A. Pahlman; Co-operative Organisations in Finland, Messrs. A. Hyttinen, J. Pelkonen, and P. Aakula; Austrian Institutions, Dr. K. Renner and Miss Renner; International Co-operative Alliance, Messrs. W. Maxwell and A. Williams; Trades Union Congress, Mr. W. H. Carr; National Union of Teachers, Messrs. G. T. Wing and T. H. Pope; Labour Department, Board of Trade, Mr. J. J. Dent; and Registry of Friendly Societies, Mr. G. T. Knecht.

OPENING OF CONGRESS.

Mr. G. THORPE took the chair promptly at half-past nine, and introduced to the delegates the Mayor of Portsmouth. He said there was a close relationship between a corporation and a co-operative society. That was shown in the method of election, which in each case was done on democratic lines. In the next place, a corporation and a co-operative society were both producers and distributors, and whatever was left after all the expenses had been met was, in the case of the corporation, given to the relief of the rates, and, in the case of a co-operative society, to the members in the form of dividend. In fact, the relationship between the two institutions was so close that it was almost impossible to draw the line indicating where the one began and the other ended. The Mayor of Portsmouth had been closely identified with the borough since 1876, and had several times occupied his present high office. He had done much to improve the important borough of Portsmouth, and his services were recognised in 1906, when his fellow-townsmen made him a freeman. They were delighted to have the Mayor with them, more particularly because of his efforts in the cause of municipal progress. Those of the delegates who had read the biographical notice of the Mayor in the official handbook would know that when the question of electrical works was under consideration by the Town Council he gave his casting vote in favour of the town running the electrical business itself. Under the circumstances, he had no hesitation in saying that it was with the greatest possible pleasure that he introduced the Mayor to the delegates, in order that he might give them a civic welcome.

MAYORAL WELCOME.

Sir SCOTT FOSTER, on rising, was greeted with applause. He said when an intimation was conveyed to him that the co-operators of the country intended to hold their Annual Congress at Portsmouth, he felt it to be his duty to welcome them to the borough and offer some slight hospitality. He bade them welcome now, and hoped to spend a pleasant evening in their company on the following Wednesday. But he wanted, before proceeding any further, to thank their Chairman for the very kind and cordial terms in which he had referred to him in the performance of his public duties. He could assure them that it gave him the greatest possible pleasure to know that those who lived in the borough, and those who had come to Portsmouth for the Congress, appreciated the small services which he had been enabled to render to the town. They would expect him, of course, to say something about Portsmouth, but he must not say too much. Not many years ago Portsmouth was a comparatively small, dirty, and miserable place, and to all intents and purposes stood still. The delegates would, therefore, appreciate his desire that they should know that the progress which had been made in recent years had been of a very rapid character. They had not been contented to walk; they had always had a desire to trot. They had not galloped, because of the

fear of disaster, which might have taken the form of "right about face" for every member of the corporation. Perhaps they had not advanced as quickly as some members of the corporation would have liked, but they were nevertheless advancing and taking their place, in some matters, in front of many large towns. Portsmouth was the first naval port. They were proud of that fact, although they regretted the necessity for fighting-men and ships. They must, however, accept conditions as they prevailed in the world and be prepared to face them. The delegates would meet very many soldiers and sailors during their stay, and he had no hesitation in saying they were amongst the best-behaved inhabitants of the town. He made no distinction between men and officers. Proceeding, he said he was afraid he was not in a position to say much with reference to co-operation, because they had a strong rule in Portsmouth that no gentleman who occupied the position of Mayor should take part in anything in the nature of political or party organisation. He had always endeavoured to take as wide a view as possible in the performance of his duties as Mayor. He recently welcomed a gathering of Roman Catholics in that hall and had to face some criticism in consequence; but he rather glorified in the fact that it was his duty as Mayor, without distinction of creed, to welcome any church coming to Portsmouth to meet those who might be citizens. It was perfectly true that there was something analogous between the co-operative movement and public bodies. The Chairman had very kindly referred to the fact that many years ago it was his (the Mayor's) good fortune to preside over the council when the question of electrical works for the town came up for decision. They had to decide whether they should allow a private company to come in and run the electrical supply of the town or take it upon themselves, and he had no hesitation in giving his casting vote in favour of the corporation. That was their first municipal undertaking in Portsmouth. They now ran their own trams; also telephones, which the Government were very anxious to get hold of, and which they were willing to sell at a reasonable price. He recognised the good work done by co-operators. Many years ago he was associated with the local co-operative society, and had the pleasure of presiding over some of its meetings. He recognised particularly the great educational work done by the movement, and trusted the deliberations of the Congress would be to the advantage of the co-operative community. He concluded by expressing the hope that the delegates would spend a pleasant time at Portsmouth, and that they would always have happy recollections of their visit to the town.

The CHAIRMAN assured the Mayor that there was no more loyal body in the kingdom than the co-operators. He also assured him that the Congress had had nothing to do with any previous meeting held in the same place—it stood upon its own dignity, upon its own honour, and upon its own record of the past. There were many other things he could have mentioned about the Mayor, but he would mention one thing more. The Mayor had the knighthood conferred upon him in 1911, and there was no man more deserving the honour than the Mayor of Portsmouth.

THANKS TO THE MAYOR.

Mr. B. WILLIAMS (United Board) said he had been entrusted with the pleasing duty of moving that the heartiest thanks of that great gathering be given to the Mayor of Portsmouth for the warm welcome he had given them. After all Mr. Thorpe had been able to tell them, and all that Sir Scott Foster had unconsciously shown them in his speech, if he were to attempt to eulogise the Mayor he might as well attempt to paint the lily or gild refined gold. The Mayor bore upon his shoulders the gold chain of office, but the true gold was the gold in the heart of the man who had done so much for the people of Portsmouth. Coupled with the duty of proposing that vote of thanks, he had to present Sir Scott Foster with a copy of "Industrial Co-operation," specially bound by the Co-operative Printing Society Limited, Manchester. He was a member of the printing profession himself—he scorned to call it a trade—and he could speak highly of the printing and binding of the book, and he asked the Mayor to accept that gift with the thanks of the gathering.

Mr. J. SHILLITO, who was greeted with cheers, seconded the vote of thanks. He observed that there was one portion of the Mayor's work which struck him particularly, and he was sure the delegates would appreciate it, too—that was his work in improving the sanitary conditions of Portsmouth. The green, open spaces, and promenades they had been enjoying so much were very recently swamps and places detrimental to the health and honour and credit of the port when it was more under naval and military control. Since the town had come under the practical, intelligent, civil control it had improved in every direction. The present Government was stirring with regard to the health of the nation, and it was grand to think that they had on that platform the Mayor who had done so much. In conclusion, Mr. Shillito presented the Mayor with the customary bound volume of the Wholesale Societies' Annual, and he testified to the high character of the printing and binding of that volume, too.

The CHAIRMAN, at this stage, put the vote of thanks to the meeting, and the delegates passed it with an enthusiastic "Aye."

The MAYOR expressed a fear that he had already trespassed too long on the time of the Congress. ("No.") He had, however, to thank the proposer and seconder for their kind references and their presentations. He promised that the books would be placed with his other treasures, and on looking upon them he would remember that meeting and the kind words with which the presentations were made. The gathering was not indebted to him in the slightest degree; it gave him pleasure to be there and to see so many in health and strength taking part in work that must be to the advantage and to the well-being of their fellow-citizens in their respective towns. One must not judge a book by its binding. He would promise that when he got home he would see what was inside, and, if they liked, he would write a letter to the President telling him what he thought about it. He wanted to tell the delegates that they wanted to go forward in Portsmouth. If, therefore, when they were going about the streets they saw anything that could be improved

he would be specially obliged if they would send a letter to him at the Town Hall directing his attention to the matter. They had all to learn. He had attended many meetings in different places and had learned much to the advantage of the people who lived in Portsmouth, and he was in earnest when he begged them to let him know anything they thought could be improved upon. His ancestors had come from Scotland, and he had therefore some caution. Some of his friends in the council thought he had too much caution. One friend in the council had come from over the border also, but he had left his caution behind. However, there was no sign of either of them wanting to go back to stay over the border. He thanked the Chairman for his kind words and the delegates for their enthusiastic response.

The CHAIRMAN, vacating the chair and introducing the President of the Congress, said Mr. Openshaw came to London over forty years ago in the service of the Wholesale, and he had rendered distinguished service from that time down to the present. He possessed in an unusual degree the important art of settling disputes without leaving any bitterness. A man that could perform service like that was not only fit to occupy a distinguished position in London, but a distinguished position in any part of Europe, especially where keen diplomacy was required. Uniform kindness of heart to all parties—it did not matter whether they were black or white or red—was a characteristic of him where human interests existed. During the past forty years he had been in London—and when he came to London it was a co-operative desert—he had worked hard and strenuously by pen and voice and in every other way to propagate co-operative principles. They all knew how these principles had succeeded in the south of England. With such characteristics behind him, and with such experience as Mr. Openshaw had, he anticipated that they would have that experience imparted to the gathering in the inaugural address, and he trusted they would leave that Congress wiser and better men and women, understanding the deeper aspects of co-operation.

THE PRESIDENT'S ADDRESS.

On rising to deliver his presidential address, Mr. W. OPENSHAW was greeted with cheers. He said, ladies and gentlemen and fellow-co-operators, I am very little accustomed to facing audiences at all. I have never in the whole course of my life faced an audience like this before, but with the kindly help of my friends and your kind sympathy I hope to be able to fulfil the duties of the position which may be satisfactory to you and creditable to myself. I thank Mr. Thorpe most cordially for the amount of time he has devoted to me, and I thank the members of the Co-operative Union for the honourable position in which they have placed me in the co-operative movement, one worth any man's while to work for. I conceive of no greater honour to any man than that of occupying the presidential chair at that Congress.

Mr. OPENSHAW then delivered his address as follows :—

THE INAUGURAL ADDRESS, by Mr. W. OPENSHAW.

LADIES AND GENTLEMEN,

The record of our movement for the past year is one which we may contemplate with feelings of considerable satisfaction. In membership, capital, and turnover we show a substantial advance on any previous period, as may be seen by a reference to the published official figures. These returns, though showing a decrease of 21 in the number of distributive societies compared with the preceding year, show also an increase in members of nearly 100,000, many of the smaller stores having become amalgamated with larger neighbouring societies to their mutual advantage. The share capital of members has increased by $1\frac{3}{4}$ millions, the reserve funds by £420,000, the sales by $4\frac{1}{2}$ millions, and the net profit by nearly one million; whilst the societies have invested nearly $8\frac{1}{2}$ millions sterling in house property, which remains the property of the societies, or in advances to members to purchase or build their own houses. At all points there has been a gradual and sure strengthening of the bonds which unite us.

Yet, though we have done well, there is a vast inheritance ahead into which we have not yet entered; much ground still to cover, and many difficulties still to overcome before our field of action is co-extensive with our desires. Though we are strong, yet at many points we are also weak, and frequently show a lack of the qualities most essential to a successful realisation of our aims. If we are to triumph in the struggles that are still to come we must first of all recognise these weaknesses and overcome them, so that we may be really strong to meet the problems as they arise. This will lead me, presently, to offer a few suggestions in this direction, which may not, I trust, be unacceptable.

The number of organisations in existence for promoting the welfare of the workers by political or militant methods is legion. Our own methods are essentially peaceful; what we seek is the "peaceful evolution of a happier and juster social order," and in

the pursuit of this ideal all we ask is freedom of action under a legal system based upon equity and justice to all whom it governs. With that freedom we believe we can offer to all a realisation of their desires by voluntary association, which will be infinitely more satisfactory and enduring than can be won by any other method. Other movements may, and, undoubtedly, many of them do, help men, but ours assists them to help themselves; and makes them better men in the process, and here is the main point of difference. What they to a large extent seek by more or less contentious agitation to obtain from others, we seek to win for ourselves by peaceful methods, believing we can obtain and enjoy more surely thus than by any other means. Therefore, we cordially invite all those who may be working in other directions to consider whether it would not be to their advantage to join us, so that we may together the more quickly and more fully work out our own salvation. All who have lived in the world for any considerable time, and have minds that incline them to look under the surface, know that there is room for any amount of difference of opinion as to ways and methods of living and doing good. Much depends upon environment, and human nature itself is not built on a uniform plan. All honest efforts for good, though they may sometimes appear to conflict with one another, are bound to bring some good results. But there is little in the objects of many of the other organisations that cannot be found as fully in ours, and the good that is sought by small detached bodies is but slowly achieved, whilst, allied with others, their aims are more quickly realised and their power for good is immensely increased. We desire, therefore, while working in amity with all organised effort for the uplifting of the people, to draw closer the actual bonds of our associations, and to see trade-unionists and social and political reformers of every kind linked up in membership with our movement, which forms a fundamental part of the social edifice we all are mutually striving to build up.

Our movement has for its main purpose the establishment of a new system of industry and commerce which shall eliminate the bad old methods, and, instead of making merchant princes of the few, shall secure competence and comfort for the many. The

pursuit of such an aim must, in practice, call forth the active opposition of those who, seeking the ideals of individualism, see their prospects of wealth in danger. We have no reason to under-rate their efforts to thwart our progress; they are confronting us, seen or unseen, whichever way we turn in the course towards our ideal. In trade, in citizenship, and in the councils of the nation they pursue us relentlessly, with bitter criticism and every form of competition, recognising nothing of the benefits co-operation confers upon the mass, but knowing only that a competitor is in the field who has already made great inroads upon their domain and who threatens to defeat their own pet schemes for continuing to monopolise the fruits of labour and trade.

From the days of the Pioneers we have never shrunk from competition that was fair, and we are not likely to do so now. Relying, as we do, upon the inherent merits of our principles, we can safely leave the results to the judgment and commonsense of the people. Criticism, too, has never hurt us; on the contrary, the good it does is great. It leads many to investigate the value of our principles and work. By it we are strengthened, and there has never yet been an open attempt to overthrow co-operation that has not had eventually the effect of extending the sphere of its usefulness. We may remember for our comfort that "the blood of the martyrs is the seed of the church," and in spreading the gospel of co-operation we may take courage from the fact that, like every living movement since the world began, the truth of our ideals and the sincerity of our purpose will be proved by the manner in which we rise superior to all the opposition of the old order. If we are to conquer in the conflicts of the future, as well as in our daily contests with the enemy, we must rely for our success not only on the effective organisation of our business, but as well on the constant development of our social ideals.

There are, naturally, great difficulties to be overcome in administering the practical side of our movement, and the changing times inevitably involve some change in methods. The old system of separate small societies for each small locality is obsolete. There has been a great development outside the movement in the direction of huge concentrations of capital and

centralisation of management and affairs generally. In this direction we must follow the trend of the times; local prejudices must be overcome, our ranks must be closed, and the organisation of our businesses co-ordinated so that we present a solid and united front to these combinations which are arrayed against us.

We are all members of one family, and we believe that the purest and most abiding happiness is that which springs from effort made for the welfare and happiness of others. There is room and need for deeper sympathy between the rich and powerful societies and the poorer and weaker ones. Such a spirit would, in almost every case, do away with all the bitterness and troubles which come from that frequent source of mischief—overlapping. With a mutual desire to arrive at a fair settlement, there should be no difficulty in finding a way to such a desirable end, without leaving any sting behind; indeed, any other course can only lead eventually to disaster. Our success, nay, our very existence, depends on the practice, not only of the letter, but the spirit of our union, and imposes upon our societies a moral obligation to make material sacrifice, if necessary, rather than strain unduly the bonds of our common brotherhood.

It must have struck many people as strange that in a movement which regards unity of purpose and effort as one of its fundamental principles there should be sometimes several different co-operative societies existing in one town, which could be just as well, or better, served by one. It is not difficult to find instances of this even in those districts where co-operation has been longest established, and where people naturally expect to find a perfect practical exposition of our principles, instead of which there is incessant rivalry going on between them as to which can supply the members best and pay the highest dividend. Emulation, of course, is a good thing, but antagonism is poisonous, and it is to be feared that there is sometimes more of the latter than the former in their attitude towards one another. Competition and jealousy are the sworn enemies of co-operation, but they are too prevalent among us. A few years ago, our late and highly-respected friend, J. C. Gray, laid before us a conception of a national society. Whether that conception will ever fructify in all its fulness is

doubtful. I am inclined to think not. Human nature varies even in a small nation like ours. But there is not so much difference in the moral and social outlook of people in any one town, and it does seem regrettable that the people of any reasonably-sized place should set aside considerations of unity, economy, and effectiveness by running several distinct stores where there is no need for more than one. Even in London, which is the most cosmopolitan city in the universe, there is talk of something better. It was for many years known as a co-operative desert, and less than twenty years ago was regarded as an entirely hopeless district for co-operative life commensurate with its size and population.

It may be well to remember that London did not always enjoy this unenviable notoriety. In the early days of co-operation, before 1844, London played an honourable and conspicuous part both in the propagation and practice of co-operative ideals. Robert Owen conducted much of his active propaganda in and from London, and fifteen years before the Pioneers established themselves in Rochdale at least one-sixth of the societies in the country were to be found in the Metropolis. London is coming into her own again, and has now some half dozen societies with something like 80,000 members between them, doing a business of two millions per year. They are imbued with a thoroughly healthy and sound co-operative spirit, and are making progress such as was undreamed of ten years ago. It is impossible there to make the large dividends that are so common in the North, but on all the essential and vital principles of our movement their constitution and code of action at all points are quite on a level with the practice of any of their Northern brethren, and in London far-seeing co-operators are looking forward to the time when there shall be one united society under undivided control, which shall carry out the beneficent work of co-operation for the whole of the seven millions of its population. This would, at any rate, bring the realisation of Mr. Gray's vision a little nearer, and would in itself be a grand object lesson in what the movement is capable of should it become an accomplished fact.

The times have changed in other directions. In the days of the Pioneers the qualifications necessary for running a business

were comparatively simple. The abuses and rascality that were so prevalent then have been nearly all swept away, thanks largely to the introduction and practice of the principles of our co-operative movement. A new order of things has arisen under which we have to meet competition backed up by almost unlimited capital, coupled with brains and skill of the highest order. This brings a greater need for experienced and highly capable up-to-date men to manage our affairs, both in the workshops and stores, and also in the boardrooms. We need more than ever, as directors and leaders, men who, whilst having a practical knowledge of both the principles and the details governing the operations in the local store and the other and wider organisations which are correlative thereto, are qualified by education, experience, and breadth of mind to guide others along the right track. The mind of the movement needs broadening to a more intelligent and more catholic conception of its aims and responsibilities. Its pulse needs quickening to a keener desire for mutual service. Its work needs a fuller measure of devotion and sacrifice from the great body of those whom it is designed to benefit, and such lessons cannot be imparted to others with much force by men who themselves are not fully imbued with like impulses.

The Archbishop of York, who, as an old resident and ardent friend, has an honoured place in the memory of all Portsmouth co-operators, spoke wisely when, at a recent Congress, he earnestly exhorted us not to forget our ideals. With many of us they are at a distinct discount nowadays. We find a growing disposition on the part of the rank and file to take advantage of methods of trading which, but a few years ago, were regarded as distinctly anti-co-operative. The sale of bonus tea and overweight margarine when first introduced by the competitive trade was heartily condemned alike on our platforms and in our stores, but both are now common enough features of co-operative trading, especially in the North of England, and the practice is carried on by many who condemn it on principle, for the sake of the commercial success it brings. The coupon system of trading, with its so-called "present" at the end, is coming along, and one wonders how long it may be before, instead of adhering to our own ideals, we

shall be not only copying the doubtful methods of others, but introducing new ones ourselves and sacrificing every shred of principle on the altar of commercial success. Surely here may be found abundance of room for the wise use of the funds and the energies of our Co-operative Union, who are expected to guide us and keep us on the straight lines of co-operative life and practice. It has been said that most people know the price of everything and the value of nothing, and a crusade that might have the effect of opening the eyes of co-operators to the folly of supplying themselves with the requisites of life in this way seems to be one of the crying needs of the movement, if we are to maintain any hold whatever on morality in our business methods. Let us by all means modernise our methods and utilise commercial skill and knowledge of the finest grade, not, however, for the sole purpose of promoting our own material gain, but rather with the object of strengthening the resources which will enable us the better to pursue and carry out those moral obligations which are the main object of our co-operative life. When we cease as a movement to be inspired by ideals, and have no higher conception of our work than buying goods cheaply, or putting so much dividend into our pockets, the reason for our existence will almost disappear.

One of the weakest features of our movement, in my opinion, is the system adopted by many societies of having terminable periods of service on boards of management. It is urged by those who advocate it that men become fossilised by long service; that they lose their virility and stagnation ensues; that it is good to have new blood and new ideas. Besides which, it is undemocratic that positions of honour should be held for long periods and others not given a chance, because it is difficult to shift men once they gain the position. Such views, I am afraid, are usually the fruit of ambition rather than of a genuine desire for service. The general view on the point of loss of virility is shown by the frequency with which these old members of boards are re-elected when their period of banishment is over, and their experience can again be utilised for the general good. New and young blood is much the best kind for some of the affairs of life, but when the blood has cooled a little it is, as a rule, in better condition for the

deliberations of a boardroom. The system frequently breaks continuity of policy. It necessitates a continual process of education in the boardroom which hinders progress, because new men have much to learn before they are of much service. It also weakens control of management, and places too much power in the hands of the staff. It is undemocratic in its limitation of the choice of members, who, as a rule, naturally prefer the services of a tried and experienced man to the uncertainty of a new and untried one, but find their freedom of choice restricted by a rule which I have no hesitation in describing as a source of weakness rather than strength. The constitution of our societies gives to the members not only the right, but the responsibility of exercising their judgment as to the capacity of those whom they appoint to manage their affairs, and of removing at the periodical elections those who are unfit or unworthy. This is the true democratic method, and the one which conduces most to the good management of the society.

Another great evil of our movement, one that has been written and spoken against by all our leaders, and which is directly opposed to one of our fundamental principles, is credit trading. The extent to which this has been permitted to grow is alarming. Credit training vitiates family life, and creates and perpetuates evils which the co-operative movement was largely designed to abolish. That it can be stamped out is proved by the experience of many societies where it once had a hold, but who have discontinued it with a little temporary difficulty but eventual lasting good. Attempts have been made to regulate it so as to minimise its evil effects, but to palter with a vicious principle is no way to moralise society, and the only way to effectively deal with it is to stop it altogether and take the consequences. In this connection a word of praise is due to the good work done by the members of the Women's Guild in this, as in so many other directions. They have proved themselves invaluable coadjutors in all attempts that have been made to abolish credit from our operations in the stores. Unfortunately, some of those whose position makes them more or less leaders of men are not always exempt from an inclination to take advantage of credit. Committee-men are sometimes the

biggest sinners in this respect. It cannot be wondered at when such go astray that some of the rank and file follow the example when opportunity serves; and, by the way, how frequently we find men, qualified in their own opinion to guide others through life, yet utterly unable to govern their own little lives on right lines. Ethical principles that are not worth translating into practice in the street, the workshop, or the home, are not worth the expenditure of breath on the platform, and men should live those principles themselves before preaching them to others.

Our movement has developed greatly of late years on the productive side, in which direction lies the realisation of our greatest hopes. There has never been a time since the early days of the Pioneers when faith in our principles was stronger or keener than at the present moment, and equally it is true that there was never greater need for us to press forward in productive enterprise if we are to contribute seriously to the solution of the industrial problems of to-day. Undoubtedly this is the most difficult part of our work, and one which calls for the highest skill in management, as well as the shrewdest judgment in development. Let us remember that we have represented in this Congress three distinct forms of co-operative production, neither of which wholly covers the field, and although either form may have our personal sympathy, yet I think it may fairly be said that neither of them has yet provided the whole solution to the problem. We should each, therefore, bend our energies to increased effort along the lines that appeal to us most, but with the single purpose of making our voluntary system contribute materially to this gigantic task.

That we should not only produce for ourselves all the things we need, but also employ our members in the process must ever be among the foremost of our ideals. The international co-operative relations which we are cultivating offer year by year increasing opportunities for this work, apart altogether from the needs at home. Not the least of the results of such efforts will be a substantial increase of help towards the amelioration of the labour troubles which have recently manifested themselves, and which are likely to recur with increasing rather than lessened force. Men and women are recognising more and more clearly that the old

economic laws under which they have lived in the past, and which have given so much to the few and so little to the many, are inequitable and therefore unjust. There is a great cry in the land that those who do the most necessary and most useful work for the community are those who receive the least from it in return, and on all sides we see unrest, which is simply the expression of a natural desire for something better than the community has yet given to those who do so much for it. This indicates plainly to all who are willing to understand its inner significance that the present condition of affairs, instead of making for peace and happiness, is producing dissension and misery. A multitude of minds are at work endeavouring to find a lasting remedy, whilst others are seeking for expedients to calm the troubled waters with a view to perpetuating the old state of things on a basis which, whilst offering temporary and partial relief, is not calculated to reach to the root of the matter and bring that abiding content which can be the result only of a real desire to give to each factor in the body politic a just return proportioned to its value to it.

The general question of the treatment of labour, with the minimum wage as a particular feature, has been much before the country lately, and we have not been without our difficulties in this direction in the co-operative movement. It is an article of faith with the leaders of our movement that the first charge to be considered in estimating the value of goods to the consumer should be the cost of the proper remuneration of all those who are concerned in any way in the work of producing or distributing these goods. This should be based on a liberal estimate of the amount necessary to enable the workers to live comfortably and happily, with a future before them which is either secured from other sources or which they can provide without unduly stinting themselves in the present. We have been perhaps too much in the habit in many directions of following the lead of our trade union friends and other bodies in this matter, instead of establishing a standard of our own, and giving on the basis of what has had to be extracted by force or compromise rather than of what is dictated by proper regard for the needs of the worker. It is not sufficient in a movement like ours to be free of the taint of sweated

labour; it is not always sufficient to be relatively good in our treatment of it, for we are fighting against conditions which are in many cases insufferably bad. What we should aim at is to practically carry out the professions of our platform by so treating labour that it may enjoy the right common to all—the right and the means to live life well.

There are, of course, difficulties to be met with and overcome in settling such matters, and it might be difficult for some of our friends, who lately have been fixing minimum scales of remuneration, to justify the rules they sometimes lay down for general application under conditions which vary widely. It is possible under one set of circumstances to be quite happy on a certain rate which would be utterly inadequate to give ordinary comfort under other conditions. But, taking all these into account, it should be fairly easy, under any circumstances, to so arrange matters that life for the workers might be made much smoother and brighter, and a greater spirit of content created than has been the case lately in some directions. If we go wrong at all let it be rather in the direction of exceeding than of falling short of sufficient to effect the object outlined above. There is virtue even in an error which is the fruit of a generous spirit, but none in one which is the product of a mean one, and people will usually condone the one and condemn the other.

Our Congress has on more than one occasion given its high approval to general scales of minimum wage, and, of course, it is the duty of our co-operative parliament to uphold the highest possible ideal in this as in all other matters affecting the general welfare of our movement. It is, however, a moot point as to how far it is wise for the Congress to go, in attempting to enforce a rigidly uniform scale for all classes of work and for all parts of the country, irrespective of local conditions. It seems to me that the final application of any given scale must be left to the properly constituted management committees of the societies. Local circumstances have so much to do with it, and these cannot be fully understood in all their variations by any body small or large outside the range of those circumstances. Given a committee of the quality outlined in my previous remarks, there need be little

fear that such arrangements would be based on any scale that would be otherwise than equitable and fair to all concerned. Such committees are constituted of working men and women elected by and thoroughly representative of their fellows, and having, as a rule, the keenest sympathy with their class.

As I have on this point attempted to define what, in my view, constitutes the responsibility of Congress and the duty of the societies, perhaps I may be permitted another word or two as to what I conceive to be the general function of this great assembly and its Executive Board. I am the more inclined to offer a comment or two upon this matter, because it has been so much in the air recently.

My active work in the movement now extends over a period of forty years, and I have seen the various organisations develop, step by step, to their present proportions. It is notorious that our progress has only been achieved after much mutual counsel within and strenuous fighting without. Our advance has been contested at every step, and we have needed the moral and intellectual forces of the Congress and the Union, as well as the effective conduct of our trade, to see us through. Personally, I am convinced that those forces are as much needed as ever, and if we take into account the resources of our rivals, in the Press, in Parliament, and in a variety of other directions, then, more than ever, shall we require our defensive organisation to guard the interests of all the parts of our movement. Every co-operator who gives thought to our work knows that our principles of combination and association have been copied by our rivals for business purposes, but not every co-operator by a good many realises that they have also adopted our plans of defence, and that men who would (figuratively speaking) annihilate one another in business are yet joined together for many common purposes, not the least of which is to maim or threaten our progress at every turn. In these circumstances it seems to me we cannot too strenuously set ourselves to the task of "putting our house in order," and clearing up those smaller internal matters which are to be in evidence in the business of this Congress, so that we may give ourselves wholeheartedly to the task for which the Union was called into existence, viz., the reconcilia-

tion of all the co-operative interests which are embraced in our membership; the propagation of the co-operative ideal in every aspect; the defence of its organisation against attacks of all who oppose it; and the enlargement of its boundaries and influence in every part of the land.

In its work within the movement the Congress is not, in my judgment, called upon to act as a judicial and punitive body, except in certain cases which are in the nature of things part of the function of any such organisation. I do not agree with those who desire to tighten the bands of the organisation and to give it, as they suggest, "more power." Such a course would weaken and not strengthen. The Congress has no more responsibility for enforcing its decisions on general policy upon the societies than the church has the responsibility of prosecuting or sentencing those who break the precepts of truth and morality which it is its undoubted responsibility to teach. What we have to do is to keep clearly before the societies and the world the high aims of co-operation—to be a beacon light by which all may set their course in their progress towards social emancipation. In the many, and sometimes vexing problems which arise, the Congress and the Union should be able to form an independent and impartial judgment which, while it could not guarantee acceptance, would command the respect of all, because of its sincerity, courage, and regard for the interests of the community. Its clear duty is to lead opinion and assist its formation in the movement, not to wait until the problems have been "muddled through" and then to follow on, but showing the way, regardless alike of friend and foe. Having done this, its responsibility is at an end, but this responsibility is then laid with cumulative strength and weight upon the societies and members of our organisations.

We have many weaknesses, and with the vast variety of view ever present in an organisation such as ours, it is difficult sometimes to harmonise opinion to the point permitting of action which is generally acceptable. It is inevitable that it must be so in our widely constituted body, but differences of opinion as to methods are a mere detail, and do not affect the soundness of our principles though they may delay progress. Let us not shrink from our course,

though progress may be tedious and slow. That which comes slowly as a rule remains most abidingly, and that which is done quickly is soonest undone. Before us lies a glorious heritage, which, when it has been entered into will give fullest compensation for all the difficulties met with on our way to it. Our differences will disappear before a spirit of toleration and goodwill; our weaknesses will be overcome by regard for that wider life that is outside ourselves individually, and faith in the universality and power of good.

We aim at a well regulated production of wealth and its equitable distribution in the interests of the happiness of the people generally, as against the indiscriminate and inequitable system that has prevailed in the past. We look and work for the time when the good things of life will be more freely and fully enjoyed by those who create them, and our happiness shall be intensified by the knowledge that comfort and happiness are within the reach of all. The things needful to this are wise direction and unity of purpose and action. If, in addition to these, there could be introduced that development of higher education and culture inside the co-operative movement by means of our educational departments and their funds, which has been a matter of considerable debate lately, and which would add immeasurably to the strength of our guiding forces in times of difficulty and trouble, our forward course would be better assured and we should be invincible. We have great opposition to overcome, great battles to fight and win. The resources of those who are opposed to our methods are gigantic, and will be used unscrupulously to stay our development and progress. Convinced that our cause is good, we must be prepared to fight these battles well and successfully, and to this end we must conserve our resources and not, for the sake of a little extra in the present, imperil our existence or make it more difficult in the future. Perhaps the greatest battles we shall have to fight may be among ourselves. Little jealousies will occasionally creep into our co-operative life, little exhibitions of rivalry, some selfishness, want of consideration for others, and other weaknesses which are altogether opposed to the spirit of true co-operation. Let us above all things fight for the suppression of such evils.

When these are mastered, and we allow ourselves to be guided by the pure light of those co-operative principles which teach us among other things to love others as ourselves, then we need have no fear whatever of any troubles that may come to us from other sources, having perfect faith in our power to overcome them.

THE PRESIDENT THANKED.

Mr. F. HARDERN (Oldham Industrial) said he had been selected for the very important duty of moving a vote of thanks to the President for his address upon which he heartily congratulated him. Mr. Openshaw was one of those men who had never been ostentatious or obtrusive; they had always known him as an active worker, and his address had been all that they expected from him in detail and advice; the earnest manner in which they had listened to it, and the demonstrations of approval, had proved beyond doubt that it had been a good address. What they wanted to do was to take it to heart and act upon it. He had set the ball rolling and given them a cue to go on with. On some things they had not, unfortunately, been able to see eye to eye, but he hoped that Congress and the address would be a stepping-stone to a brighter light and a more united front.

Mr. W. J. DOUSE (Midland Section), in seconding, said his estimable friend, Mr. Hardern, had adequately measured the points which should secure their unanimous approval of the proposal to tender their best thanks to their valued friend, Mr. Openshaw, for his very admirable address. The Standing Orders Committee, however, had done him the honour to ask him to second the vote of thanks, with strict injunctions to cut matters short. He had told them that there was no need to give that intimation to him as he was a man of few words. But he accepted the task with pleasure because he knew quite well he would be working with Mr. Hardern in a matter that would win universal assent. Mr. Openshaw, he said, had been entrusted to give one of the finest Presidential addresses they had had, and he (Mr. Douse) was going to be modest enough to believe that they would grant him pardon for an inflection, for which, perhaps, he ought to be exterminated. Sometimes he struck into poetry; and whilst he had been sitting on the platform, he had written a verse, which was about two million miles behind Tennyson or Burns, but which he would read all the same. The lines were—

We tender warm and hearty thanks to Mr. Openshaw
For proving that our principles are based on moral law;
Let us defend and work them and strive for their success,
Then social peace will issue from his Whitsuntide address.

Mr. J. SHILLITO, in supporting the vote of thanks, said those who knew Mr. Openshaw as intimately as he did, would also know that his address was the embodiment of his own actions. He (Mr. Shillito) commended the practicability of the address for the earnest consideration of the

co-operative movement, and he hoped it would enable the delegates to go back to their respective societies strengthened and re-inspired for the work which was before them. Probably many of those present would remember many inaugural addresses, but the one they had just heard would take its place in the front rank. At first they were delivered on Easter Mondays; then the day was changed to Whit-Monday, as it was to-day. However it could be said that all along the line the Congress had added to its business combined with some degree of pleasure. In coming down to Portsmouth to hear that inaugural address they should receive inspiration and go back strengthened to help on the good work in which they were all engaged. In the future there should be no haggling, no overlapping, no jealousies, but a larger measure of justice and more consideration for one another's actions and opinions. He had pleasure in adding his word of thanks to Mr. Openshaw, because he had known him long and intimately, and because he was in every way so worthy of it.

Mr. THORPE: "Those who approve of this resolution say 'Aye.'"

The vote of thanks was carried with acclamation.

Mr. OPENSHAW, in replying, said he was very much obliged for the kindness shown to him. One time he had thought of backing out of the task which had been allotted to him. Now he was glad he had undertaken it and that it was over. He sincerely thanked the movement for the honour conferred upon him, and regretted that his good wife had not been able to be with him to share the honour. He hoped the remainder of the Congress proceedings would pass off as pleasantly as the early part had done.

Mr. A. WHITEHEAD (General Secretary) then made several announcements and explanations regarding the Congress Standing Orders.

THE LATE MR. J. C. GRAY.

The PRESIDENT then moved the following resolution:—

That this Congress expresses its sense of the great loss sustained by the movement owing to the lamented death of its general secretary (Mr. J. C. Gray), whose special qualities and fitness for the position had such profound effect upon the propaganda and success of associated labour, and won for himself the appreciation of the rank and file of the movement. It further records its deep sympathy with Mr. Gray's family in their bereavement.

He said since the Congress was held at Bradford last year they had lost their dear old friend, Mr. J. C. Gray, and a great loss had fallen upon the movement. No man had done more for the movement; and though he had not been actively associated with the movement for some time, no one was ever likely to forget the good work he had done. He hoped the co-operative movement would produce many men of the same quality, the same breadth of mind, and the same high principle and purpose which characterised Mr. Gray. However many men they had of that kind they would never

have one better than the one they had lost in Mr. Gray. He moved that the resolution he had read be placed on the records of Congress and that a copy be sent to Mrs. Gray.

The resolution was adopted in silence.

THE NEW GENERAL SECRETARY.

The PRESIDENT then introduced the new General Secretary of the Union (Mr. A. Whitehead). He said Mr. Whitehead was a man who during recent years had backed up Mr. Gray in the work of the Union and had performed his part as subordinate to Mr. Gray in a way which fully entitled him to follow in the steps of their friend Mr. Gray.

Mr. A. WHITEHEAD, who was most cordially received, said he did not expect being called upon to say anything that morning. Like the President he was not very much accustomed to public speaking. It was a great honour that the co-operative movement had conferred upon him to appoint him to follow Mr. Gray. He had worked along with Mr. Gray for twenty-five years, and he always found him to be a thorough gentleman, kind and considerate to his staff, taking a personal interest in them, and always having regard for their best interests. He (Mr. Whitehead) knew he had a difficult task before him, but he would do his best to follow in his footsteps, and do everything he could to advance the co-operative movement.

CONTINENTAL CO-OPERATORS INTRODUCED.

The PRESIDENT intimated that the International Session would be held that evening in the Town Hall when a reception would be given to the Continental delegates, who would address the meeting in their own tongues and in ours. At that stage, however, he introduced the Continental delegates, and offered them a hearty welcome. Among those introduced were Dr. Renner and Miss Renner, representing the co-operators of Austria; Messrs. Nielsen and Pedersen, Denmark; Messrs. Hyttinen, Aakula, and Pelkonen, Finland; Mr. Lucas, Madame Lucas, and Mr. Waseige, French Socialist Wholesale Society; Mr. H. Kaufmann, German Central Union; Messrs. Petzold and Würfel, German Co-operative Wholesale Society; Dr. H. J. Romeyn and Mr. H. Van der Mandere, Holland; and Mr. A. Pahlman, Sweden.

FRATERNAL GREETINGS FROM ABROAD.

Mr. WHITEHEAD intimated a number of apologies from co-operative organisations abroad which were not represented. Mr. V. Serwy (Belgium), who had been at former Congresses, wrote the following letter which Mr. Whitehead read, viz. :—

Please accept our sincere thanks for your invitation to take part in your Congress at Portsmouth. Unfortunately, we are unable to accept it, as this is our election time, and all the workers'

organisations and Socialists are in the breach to overthrow the reactionary Government which for 28 years has oppressed the country.

Please accept our best wishes for the success of the work of your Congress and convey to the British co-operators our brotherly greetings.

For the Belgium Co-operators,

V. SERWY.

The co-operators of Italy were unrepresented because it had not been possible to make the necessary arrangements owing to the recent death of Mr. Antonio Maffi (their general secretary), who, Mr. Whitehead mentioned, had been at the Bradford Congress.

Switzerland was unrepresented for the first time, but a letter from the Swiss Union explained that they had come to Britain so often that they were obliged to renounce this year, a rule about the visits to Foreign Congresses prescribing that a certain variety must take place. They sent their best wishes for the success of the Congress.

Apologies intimated were from Mr. Dehli (Norway), and from the co-operators of Hungary.

Mr. Barrault (of the French Co-operative Union) wrote expressing his regret at the last moment being prevented from attending the Congress and conveying the best wishes of the Co-operative Union to the British co-operators.

The following letter was also sent from the Russian Co-operative Union :—

Dear Comrades,

We beg to acknowledge receipt of the friendly invitation to take part in your 45th Annual Congress which you have been good enough to send us, and we beg you to accept our sincere thanks for your kind invitation. To our great regret we are unable to be represented at your Congress as the persons whom we wish to represent us are so necessary to us here in the direction of our movement at the present time that they find it absolutely impossible to leave for the length of time it would necessitate.

We hope that this state of things will not be of long duration, and that the development of our Union will in the near future permit us to establish more regular relations with our foreign friends and enable us to attend their Congresses.

Kindly accept our best wishes for the success of your 45th Congress.

With fraternal greetings,

W. SELLHEIM,

Russian Co-operative Union.

TRADES UNION CONGRESS.

Mr. W. H. CARR (representing the Trades Union Congress) was introduced, and was cordially welcomed by the delegates. He said that was the first time he had attended a Co-operative Congress, although he had been a co-operator for more years than many in that hall. He had listened with great attention to the address of the President, and it had not been his lot to listen to a more searching and painstaking address in his life. One could not tell the truth without flattering some one, and, however modest the Chairman might be with respect to flattery, he must be excused for saying in his presence that all in that hall will be inspired by that address. It gave him the greatest pleasure, and he felt it a very high honour and privilege to be commissioned by the Trades Union Congress of the country to bring to that Congress the fraternal greetings of the trade-unionists. He was a co-operator because he was a trade-unionist. Could, he asked, a man be a co-operator and not a trade-unionist? Could a man be a trade-unionist and not be a co-operator? He had to confess that there were thousands who were; but he believed they were not of great value to the particular movement they belonged to. He warned the delegates that the worth of a society or an institution could not be measured by the counting of heads. Quality was the thing that counted, and he knew that there were men in both movements—the co-operative movement and the trade union movement—whom one could not put down as being of a great deal of value to the movement to which they belonged. It had been the tone of the delegates from the one body to the other to sound the note that the two movements were one—that one could not be a co-operator without being a trade-unionist, nor a trade-unionist without being a co-operator. So long as there were co-operators and trade-unionists who could not see that, it was necessary that the same note should be sounded again, and that they should continue to sound it and din the same thing into the gatherings of both movements. Mr. Carr went on to refer to the principles of co-operation and trade-unionism, which were enriching, elevating, and advancing the people. Referring to the presence of the Continental delegates he reminded the delegates that the trade-union movement was trying to spread the same spirit. Trade-unionism and co-operation were two arms of the one service, and he hoped that altogether they would advance and lead to the greater prosperity of the great masses of the country.

NATIONAL UNION OF TEACHERS.

Mr. G. T. WING spoke on behalf of the National Union of Teachers. He said the link which bound the co-operators and teachers together was a very close one; it was the link of the child. They (the Teachers' Union) had found that the strongest support for all matters of education reform had come from the co-operative movement, and that on occasions when it had been necessary they had appealed to the Co-operative Congress for support on behalf of particular matters of reform. He thought this was

as it should be, because, after all, the children who were passing through the elementary schools were the children of co-operators, who would form the members of their societies in the next generation. He knew that at the Newcastle Congress Mr. Dakers, who was now vice-president of the National Union of Teachers, appealed to the co-operators of the country for their support in the direction of limiting the number of children in any given class, in order that the teacher might have a better chance of attending to them. Last year at the Bradford Congress Mr. Blenkinsop appealed to the delegates for their sympathy and support on behalf of the movement which had reference to the Morant circular. It was now his turn to make an appeal to them; it was for their support on behalf of a movement which was on foot to extend the school age of the child, and to provide that after the child had left the day school there should be some form of continuation education which would fit him or her for the battle of life. There was, perhaps, no greater tragedy than that of the child leaving school at an early age; if there were, it was that of half-time employment. But he, for one, hoped that before Congress met again half-time employment would be a thing of the past. He wanted to appeal to them particularly on behalf of the child who left school at the age of fourteen, which was, perhaps, the most impressionable age in a child's life, when new forces, mental and physical, were being set in motion and when it was most desirable there should be some careful control. It was just at that critical period a child was turned adrift and without any control whatever; and it was here, in his opinion, where much of their educational effort was wasted. They appealed to co-operators to give this matter their earnest consideration. He knew it had already been discussed by them on more than one occasion. Mr. Nicholls read a paper on the subject at a conference in connection with their Southern Section, and he believed they printed it. He hoped they would read carefully the report of their Central Education Committee, particularly the following extract:—"Poverty and ignorance are closely associated, and knowledge is essential to real progress. Every one of us should remember that the reality of his faith in co-operation is seen in his zeal for the spread of education, and future generations will measure our work by this standard." On behalf of the National Union of Teachers he wished the Congress every success.

INTERNATIONAL GREETINGS.

The PRESIDENT said that they had Mr. W. Maxwell and Mr. Aneurin Williams present on behalf of the International Co-operative Alliance.

Mr. WILLIAM MAXWELL (chairman of the Alliance) received a cordial reception, and he said he was glad to be back to a British Congress and bring greetings from their international brethren. The International Alliance was getting wider and stronger, and it now encircled the world of co-operation. He called attention to the fact that the International Congress would be held at Glasgow in September of next year, and they

expected that every co-operator who took an interest in this world-wide scheme of industrial endeavour would be present. They would have a large hall, and he wanted them to come with large ideas. He hoped they would listen carefully to those who represented other countries in giving their idea of what the co-operative movement can do. One could not move about their fellows in Europe without feeling that now was the time to advance, the commercial aspect of co-operation was waning at last in many of the best co-operative centres on the Continent. The forces that were making for the regeneration of labour, for giving labour a fair share of what it helped to make, were joining for the purpose of carrying on propaganda; and sooner or later it would come to them (British co-operators) as to whether they were willing to try to carry out what they started for over one hundred years ago, and were not much nearer as yet. He hoped to take part in the centenary of a society in a few days that had never done anything but pay dividend. But he hoped they would listen attentively at Glasgow, and take a leaf out of the books of international co-operators. In conclusion, he contended that if co-operators remained true to their principles they would give a helping hand in bringing about a better state of society.

The PRESIDENT assured the three gentlemen who had brought greetings to the Congress that their expressions were fully reciprocated by the Congress.

The General Secretary at this stage read out the names of the tellers, as follows: Messrs. W. Millerchip (Walsall), T. Thompson (North Shields), J. Lowe (Crewe), A. Purdie (Edinburgh), W. T. Charter (Cambridge), A. Bullock (Bedminster), and W. H. Bryant (Blaenavon).

CENTRAL BOARD ELECTIONS.

Mr. T. HORROCKS (assistant secretary of the Union) read the results of the elections for the Central Board.

IRISH CONFERENCE ASSOCIATION.

Elected: H. Archer, 17; H. M. Barbour, 17; R. Fleming, 17; J. Palmer, 16; W. M. Knox, 15; W. J. McGuffin, 14; W. Gray, 10.

Unsuccessful: L. A. Bryan, 9; R. Craig, 2.

MIDLAND SECTION.

Elected: W. Millerchip, 205; W. J. Douse, 198; C. A. W. Saxton, 181; G. Bastard, 179; J. Butcher, 168; D. Bailey, 166; F. Rankin, 163; J. Langley, 159; S. Butler, 138; J. Millington, 132; G. Harris, 104.

Unsuccessful: J. G. Shacklock, 88; A. Mann, 86; W. J. Rogers, 72; W. Bradshaw, 66; H. Baynes, 62; Mrs. M. E. Cottrell, 54; H. Clark, 48; J. S. Canham, 26; A. Wyld, 25; G. Sanders, 23; J. G. Ward, 22; I. Evans, 19; C. E. Marston, 17; A. W. Critchley, 16; J. Grantham, 16; H. F. Walker, 13; J. Pessall, 6. One spoiled paper.

NORTHERN SECTION.

District No. 1, North Northumberland.—Elected : J. Davison, 37. Unsuccessful : J. Dodd, 8 ; W. Jackson, 2.

District No. 2, South Northumberland.—Elected : T. Thompson (unopposed).

District No. 3, Cumberland and Westmorland.—Elected : J. Murdoch, 29. Unsuccessful : J. Nixon, 15.

District No. 4, West Durham and South Northumberland.—Elected : W. Scott, 33. Unsuccessful : R. Bates, 9 ; G. Greener, 3.

District No. 5, East Durham.—Elected : W. R. Rae (unopposed).

District No. 6, South Durham.—Elected : S. Galbraith, 31. Unsuccessful : J. Bell, 9 ; F. Wilson, 9 ; J. W. Strickland, 5 ; A. Martyn, 3.

District No. 7, South Durham and North Riding of Yorkshire.—Elected : J. Smith, 44. Unsuccessful : T. Scarth, 9. One spoiled paper.

NORTH-WESTERN SECTION.

District Candidates.

Airedale District.—Elected : S. R. Foster, 94. Unsuccessful : J. E. N. Brooke, 17.

Bolton District.—Elected : S. Fairbrother, 65. Unsuccessful : T. Miller, 9.

Calderdale District.—Elected : J. Greenwood, 40. Unsuccessful : J. Black, 13.

Cheshire and North Wales.—Elected : S. C. Hughes, 35. Unsuccessful : C. Trench, 18 ; J. Jarman, 5.

Dewsbury District.—Elected : J. E. Kilburn (unopposed).

East Yorkshire District.—Elected : G. Goodenough (unopposed).

Huddersfield District.—Elected : E. Booth (unopposed).

Macclesfield, Crewe, and District.—Elected : J. Lowe (unopposed).

Manchester District.—Elected : J. Pollitt (unopposed).

North-East Lancashire District.—Elected : W. Dewhurst (unopposed)

North Lancashire District.—Elected : W. Gregory, 42. Unsuccessful : J. Parr, 9.

North Lonsdale District.—Elected : J. Dickinson (unopposed).

Oldham District.—Elected : H. Stuttard, 49. Unsuccessful : H. Whitehead, 19.

Rochdale District.—Elected : B. Woolfenden (unopposed).

Rossendale District.—Elected : J. Shepherd (unopposed).

South Yorkshire District.—Elected : J. C. Kenworthy, 24. Unsuccessful : A. J. Wroe, 17 ; J. Dimberline, 16 ; H. Bourne, 11 ; W. Montgomery, 11.

Sectional Candidates.

Elected : T. Redfearn, 600 ; J. Johnston, 548 ; J. Thompson, 484 ; J. Morrell, 412. Unsuccessful : J. Corker, 322 ; J. O. Paynter, 285 ; J. Fitzgerald, 150 ; R. Hargreaves, 138 ; Mrs. A. Blair, 131 ; J. Nicholson, 87 ; J. E. Asquith, 63 ; J. W. Bradley, 36 ; D. Harding, 15. Two spoiled papers.

SCOTTISH SECTION.

Elected : J. Deans, 291 ; J. Allan, 266 ; G. Bisset, 257 ; A. Purdie, 232 ; J. Lucas, 223 ; J. Patterson, 211 ; J. M. Wilkie, 210 ; G. Wilson, 199 ; D. McCulloch, 194 ; J. Lochhead, 185.

Unsuccessful : G. D. Taylor, 109 ; W. Gallacher, 100 ; J. S. Gamble, 60 ; J. Munro, 44 ; J. Kay, 42 ; R. Laidlaw, 38 ; W. Binnie, 37 ; T. McKean, 16. Two spoiled papers.

SOUTHERN SECTION.

Elected : M. H. Clear, 265 ; A. W. Golightly, 247 ; W. T. Charter, 238 ; B. Williams, 231 ; A. Hainsworth, 216 ; Mrs. M. A. Gasson, 212 ; S. Foulger, 205 ; W. H. Berry, 204 ; R. Rowsell, 196.

Unsuccessful : E. King, 94 ; Miss E. E. M. Allen, 46 ; C. E. Taylor, 45 ; A. D. D. Banks, 38 ; R. Hibberd, 38 ; J. Fisher, 33 ; H. Colpus, 26 ; Mrs. J. Green, 25 ; H. C. Kille, 22 ; J. Stevenson, 21 ; W. Tidd, 20 ; F. P. Haywood, 17 ; J. T. Harris, 16 ; E. White, 13 ; J. Maton, 11.

SOUTH-WESTERN SECTION.

Elected : A. Bullock, 83 ; W. J. Gilbert, 77 ; R. R. Prynne, 69 ; H. Westbury, 66 ; C. Vaughan, 54.

Unsuccessful : E. R. S. Mundy, 42 ; J. Marks, 25 ; G. C. Kingseott, 22 ; W. M. Syme, 11 ; J. White, 7 ; S. Duckworth, 4.

WESTERN SECTION.

Elected : W. H. Bryant, 82 ; E. R. Wood, 77 ; R. R. Chappell, 68 ; J. R. Davies, 61 ; D. Evans (Tredegar), 55 ; L. W. Richards, 54.

Unsuccessful : S. Jones, 44 ; T. Andrews, 34 ; D. Evans (Ebbw Vale), 31 ; W. Hart, 27 ; R. L. King, 14 ; H. Watkins, 14 ; E. Williams, 8 ; J. W. Mayers, 6.

I hereby certify that the above is a correct return of the voting for members of the Central Board of the Co-operative Union for the Congress Year, 1912-13.

21st May, 1912.

T. WOOD, Scrutineer.

REPORT OF THE CENTRAL BOARD.

The PRESIDENT : We will now proceed with the consideration of the Report of the Central Board, paragraph by paragraph.

Report of the Central Board.

The year that has passed since last Congress has been one of great activity throughout the movement. In almost every sphere of co-operative work substantial progress has been made, notwithstanding the serious troubles that have occurred in the labour world. It will be seen from a perusal of this report that the Central Board, the Sectional Boards, and the various Committees connected with the Co operative Union have been as active as ever in promoting the growth of co-operative ideas and principles, and in putting such ideas into practical form.

1. GENERAL PROGRESS OF OUR MOVEMENT.

(See Appendix I., page 132.)

We commence the report by giving a summary showing the position of the movement at the end of 1911 as compared with 1910, the figures having been compiled as usual from statistics furnished by the societies.

Year.	Total Number of Societies.	Number of Societies to which these Figures Relate.	Number of Members.	Shares. £	Trade. £	Profits. £
1911	1,531	1,526	2,760,531	36,800,930	116,100,099	12,965,519
1910	1,557	1,555	2,661,799	35,072,075	111,582,779	12,024,816
Increase....	—	—	98,732	1,728,855	4,517,320	940,703
Decrease....	26	29	—	—	—	—

ANALYSIS OF GENERAL RESULTS.

		Societies.	Members.	Shares. £	Trade. £	Profits. £
Wholesale Societies	1910 ..	2 ..	1,434 ..	2,167,476 ..	34,305,991 ..	842,583
"	" 1911 ..	2 ..	1,428 ..	2,273,916 ..	35,744,069 ..	1,000,518
Retail Societies	1910 ..	1,428 ..	2,542,532 ..	31,614,559 ..	71,861,383 ..	10,938,381
"	" 1911 ..	1,407 ..	2,640,091 ..	33,253,757 ..	74,802,469 ..	11,693,920
Productive Societies	1910 ..	117 ..	32,660 ..	884,027 ..	3,183,259 ..	189,632
"	" 1911 ..	112 ..	32,110 ..	865,683 ..	3,292,066 ..	216,729
Supply Associations	1910 ..	4 ..	83,906 ..	377,143 ..	2,051,017 ..	48,530
"	" 1911 ..	4 ..	85,608 ..	377,445 ..	2,040,150 ..	46,787
Special Societies ..	1910 ..	6 ..	1,267 ..	28,870 ..	181,099 ..	5,740
"	" .. 1911 ..	6 ..	1,294 ..	30,129 ..	221,345 ..	7,565

It should be observed that these figures do not correspond with the totals given in the returns published by the Chief Registrar, the reason being that in our returns only those societies are included which are recognised as being "co-operative" in character, it will be seen from our last year's report that included in the Registrar's report were about 1,396 organisations which did not appear in our statistical return, the number being made up of working men's clubs, land societies, agricultural societies, small holdings and allotment societies, banks, &c.

BOARD OF TRADE REPORT.

The Labour Department of the Board of Trade has during 1912 issued a report relating to co-operative societies; the volume deals mainly with the decade 1899-1909, and as far as practicable 1910.

To a very great extent the value of the statistics is lost on account of the belated issue. The co-operative movement is now of such importance in the industrial world that we would suggest to the Board of Trade that they might issue the report more frequently, the previous edition being published in 1901.

Many valuable returns are included in the report which are not contained in the statistics published annually by the Co-operative Union. We have therefore abstracted one or two items which may be of interest to co-operators.

In the past, not having any reliable information, we have assumed that the value of production carried on by distributive societies, as distinct from the productive and wholesale societies, has been about £8,000,000, but the statistics supplied by the distributive societies to the Board of Trade prove that we have underestimated the value of goods so produced, the total for 1909 being £12,034,137.

The investments of co-operative societies in house property let on rental or in process of sale to members is given at about £7,750,000.

From our statistics all details respecting agricultural societies are excluded, but in the Board of Trade report a general summary of co-operative distribution and production, including agriculture, is given. This shows that at the end of 1909 there were 2,233 societies with a membership of 2,597,236 and a trade of £131,969,761.

Notwithstanding the fact that the statistics contained in the report are somewhat out of date, it is a most interesting and instructive publication, and one which we should recommend all co-operative societies to obtain.

2. WHOLESALE SOCIETIES.

1910.	Society Members.	Shares. £	Loans. £	Sales. £	Interest on Capital. £	Profits. £
The English Wholesale	1,160 ..	1,740,619 ..	3,074,846 ..	26,567,833 ..	85,291 ..	547,760
The Scottish Wholesale	274 ..	426,857 ..	2,409,716 ..	7,738,158 ..	21,259 ..	294,823
	<u>1,434</u>	<u>2,167,476</u>	<u>5,484,562</u>	<u>34,305,991</u>	<u>106,550</u>	<u>842,583</u>

1911.		£	£	£	£	£
The English Wholesale	1,158	1,830,511	3,583,217	27,892,990	89,884	669,798
The Scottish Wholesale	270	443,405	2,718,094	7,851,079	21,890	330,720
	1,428	2,273,916	6,301,311	35,744,069	111,714	1,000,518
		£	£	£	£	£
1910	1,434	2,167,476	5,484,562	34,305,991	106,550	842,583
1911	1,428	2,273,916	6,301,311	35,744,069	111,714	1,000,518
.. Increase ...	—	106,440	816,749	1,438,078	5,164	157,935
.. Decrease ..	6	—	—	—	—	—

3. DISTRIBUTIVE CO-OPERATIVE SOCIETIES.

	Societies.	Members.	Shares.	Loans.	Sales.	Profits.
			£	£	£	£
1911	1,407	2,640,091	33,253,757	4,935,164	74,802,469	11,693,920
1910	1,428	2,542,532	31,614,559	4,851,753	71,861,383	10,938,331
Increase	—	97,559	1,639,198	83,411	2,941,086	755,589
Decrease ..	21	—	—	—	—	—

4. CO-OPERATIVE PRODUCTION.

The usual returns relating to the business of the productive societies and the productive departments of the two Wholesale Societies will be found in the statistical portion of the report. We submit a summary of the returns, and also an analysis showing the various industries carried on.

(a) SUMMARISED STATEMENT.

	Number of Societies.	Number of Emp'ys.	Capital Employed.	Trade during Year.	Profit.	Loss.
			£	£	£	£
England and Wales	1910 100	6431	977522	2313316	91551	4100
"	1911 95	6829	945552	2413423	115784	1124
Scotland	1910 17	2152	585039	869973	95081	..
"	1911 17	2209	617536	878643	100945	57
English Wholesale	1910 1	15241	2677638	6581310	148349	12164
"	1911 1	16038	2532392	6894354	184758	..
Scottish Wholesale	1910 1	5373	806976	2435313	105217	..
"	1911 1	5553	694448	2344995	95431	..
Total	1910 119	29197	5047175	12199912	443198	16264
"	1911 114	30629	4789928	12471415	496918	1181

(b) SUMMARY OF INDUSTRIES.

	1910.	1911.
	£	£
Cotton, Linen, Silk and Wool { England	498,817	560,721
{ Scotland	122,125	133,314
{ Wholesale Societies	731,672	810,666
	1,343,614	1,504,701

		1910. £	1911. £
Boots, Shoes, and Leather ..	{ England	371,661	.. 361,100
	{ Wholesale Societies	818,666	.. 828,441
		<u>1,190,327</u>	<u>.. 1,189,541</u>
Metal and Hardware	{ England	57,752	.. 62,834
	{ Wholesale Society	47,332	.. 52,376
		<u>105,084</u>	<u>.. 115,210</u>
Woodworking	{ England	35,334	.. 34,438
	{ Wholesale Societies	117,599	.. 123,275
		<u>152,933</u>	<u>.. 157,713</u>
Building and Quarrying	England	<u>46,130</u>	<u>.. 33,949</u>
Printing and Bookbinding ..	{ England	148,664	.. 165,670
	{ Scotland	16,640	.. 18,155
	{ Wholesale Societies	247,382	.. 264,272
		<u>412,686</u>	<u>.. 448,097</u>
Corn Milling	{ England	1,019,399	.. 1,023,059
	{ Wholesale Societies	3,975,677	.. 3,911,177
		<u>4,995,076</u>	<u>.. 4,934,236</u>
Baking	{ England	28,984	.. 28,579
	{ Scotland	717,652	.. 711,216
		<u>746,636</u>	<u>.. 739,795</u>
Laundries	{ England	18,481	.. 28,328
	{ Scotland	13,556	.. 15,958
		<u>32,037</u>	<u>.. 44,286</u>
Various	{ England	97,094	.. 114,745
	{ Wholesale Societies	3,078,295	.. 3,189,142
		<u>3,175,389</u>	<u>.. 3,303,887</u>
Total, 1910		<u>12,199,912</u>	
„ 1911		<u>12,471,415</u>	
Increase		<u>271,503</u>	

5. FARMING BY CO-OPERATIVE SOCIETIES.

(See Appendix II., page 135.)

We give the usual summary of results so far as we have been able to obtain them.

(a) FARMING BY WHOLESALE OR DISTRIBUTIVE SOCIETIES.

Section	ACREAGE.		Capital.	Rent.		Profit.	Loss.	Number of Societies.
	Owued.	Rented.		Interest where owned.	Rent where rented.			
			£	£	£	£	£	
Midland	1946	2346	98727	3610	3710	724	1633	23
Northern	1040	1594	69203	1842	2828	1515	834	21
North-Western..	905	804	76955	2194	1436	596	1670	29
Scottish	242	709	25665	657	1460	3096	..	4
Southern	1006	422	42013	1353	758	768	1236	10
South-Western..	261	80	25066	169	545	..	577	1
Western.....	..	190	620	24	165	65	..	1
Total....	5400	6145	338249	9849	10902	6764	5950	89

(b) FARMING SOCIETIES.

Section.	ACREAGE.		Capital.	Rent.		Profit.	Loss.	Number of Societies.
	Owued.	Rented.		Interest where owned.	Rent where rented.			
			£	£	£	£	£	
Southern	233	1789	40	110	..	37	1
*Western	575	..	..	401	201	..	1
Total....		808	1789	40	511	201	37	2

* Figures for 1910.

6. AGRICULTURAL SUPPLY AND DISTRIBUTION.

STATISTICS OF AGRICULTURAL CO-OPERATIVE SOCIETIES IN ENGLAND AND WALES AND SCOTLAND, 1911.

The number of Agricultural Co-operative Societies in England and Wales and Scotland registered under the Industrial and Provident Societies Act in 1911 was 619, and was made up as follows:—Societies for the supply of requirements, 238; for the renting of small holdings and allotments, 194; for the collection and distribution of eggs and poultry, 77; dairy, 29; for the insurance of live stock, also against fire and accidents, 23; improvement of

live stock, 3; auction markets, 4; federation, 1; for the supply of cheap capital (credit societies), including one central bank, 45; and miscellaneous societies, 5. The estimated turnover of the foregoing societies in 1911 is £1,617,063.

The statistics quoted above do not, as in our last year's report, include co-operative associations registered under the Companies Act. The figures giving the turnover are only estimated, and do not include any particulars for Ireland.

7. SMALL HOLDINGS AND ALLOTMENTS.

Since last Congress we have not heard of any of our societies having taken up the idea of establishing small holdings.

From the list of societies registered and dissolved we find that during 1911 43 Small Holdings and Allotment Societies have been registered and eight have been dissolved.

8. CO-OPERATIVE INSURANCE.

We give the usual statement in regard to the position of the Co-operative Insurance Society, the only society registered solely for the purpose of carrying on the business of insurance. The following comparative statements show the progress of the business during 1911:—

LIFE ASSURANCE BUSINESS (INDIVIDUALS).

Year.	ORDINARY.			SPECIAL.			INDUSTRIAL.		
	Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.		Premiums Received.	Claims Paid.	
		No.	Amount.		No.	Amount.		No.	Amount.
1910	21,348	57	£ 7,560	9,564	237	£ 2,133	2,989	127	£ 1,160
1911	22,684	71	7,131	10,681	268	2,436	3,196	152	1,363

COLLECTIVE LIFE ASSURANCE BUSINESS.

Year.	No. of Societies Assured.	Premiums Received.	No. of Members of Assured Societies.	Claims Paid.	
				No.	Amount.
1910	277	47,291	441,979	4,222	£ 28,254
1911	346	72,902	622,822	8,915	54,006

FIRE, AND ACCIDENT AND GENERAL INSURANCE BUSINESS.

FIRE.				Year.	ACCIDENT AND GENERAL.		
Sums Insured.	Premiums Received.	Claims Paid.			Premiums Received. †	Claims Paid.	
		No.	Amount.			No.	Amount.
£			£				£
30,716,867	36,269	1,371	7,939	1910	5,694	282	1,592
31,726,285	36,968	1,588	10,040	1911	7,183	329	1,798

† Accident, Burglary, Fidelity, Plate Glass, and Motor Vehicle Insurances are included in the Accident and General Account.

EMPLOYERS' LIABILITY INSURANCE BUSINESS.

Year.	No. of Societies Insured.	Premiums Received.	Claims Paid.	
			No.	Amount.
		£		£
1910	1,089	12,541	975	5,721
1911	1,132	15,639	1,202	7,799

The total premium income in all departments amounted to £169,254. 1s. 4d. The claims paid were 12,525 in number, amounting to a total of £84,574. 19s. 3d.

INSURANCE FUNDS.

Year.	Life (Four Branches).	Employers' Liability.	Accident and General.	Fire.	Total.
	£	£	£	£	£
1910	186,239	18,828	14,302	103,122	322,491
1911	201,135	22,702	16,542	114,568	354,947

Out of the profit and loss account, after paying interest on capital at the usual rate of 5 per cent, dividends of 2s. per £ to members and 1s. per £ to non-members upon their fire and fidelity premiums were declared.

9. JOURNALS OF THE MOVEMENT.

We have issued our usual circular of inquiry and give particulars of the various societies which publish journals and records connected with our movement; also showing the number of such publications that have been issued during the year:—

WEEKLY AND MONTHLY PAPERS AND RECORDS.

	No. of Societies Supplied.	Circulation.
The "Co-operative News"	960	80,000
The "Millgate Monthly"	576	12,000
"Our Circle"	480	21,000
"Scottish Co-operator"	198	26,600
The Wheatsheaf	*505	438,000
"Co-partnership"	—	8,000
The Co-operative Employé	670	13,000
Educational Association (Northern Sec- tion) Record	3	4,000

District Record:—

Nottingham.....	17	900
-----------------	----------	-----

Records published by Societies:—

Blackpool	4,000
Blaydon	3,000
Bolton.....	15,000
Burnley	4,000
†Bury	10,000
Cainscross and Ebley	3,500
Chorley	1,500
Coventry	3,000
Derby	8,000
Eccles	8,000
Failsworth	5,000
Gloucester	1,500
†Harrogate	2,950
†Keighley	5,500
Kettering	7,000
Lancaster and Skerton	2,000
Leeds	16,000
Leicester.....	7,000
Leigh	7,200
†Lincoln	8,000
Long Eaton	6,500
Manchester and Salford	7,500
†Middlesbrough	3,000
Norwich	5,000

* Included in this number are 462 societies which issue the "Wheatsheaf" as their own Record, with one to sixteen pages printed specially for themselves. The total number of local pages so printed for March, 1912, was 1,788.

† Issued every two months. † Issued quarterly.

Records published by Societies :—	Circulation.
Oldham Industrial	8,500
Pendleton	13,000
Perth (City of)	3,700
Plymouth	10,000
Preston	9,400
† Radcliffe and Pilkington.....	4,500
Reading	5,000
Stratford	3,000
Woolwich	7,500
Workington Industrial	800

† Issued quarterly.

10. NEW SOCIETIES REGISTERED IN 1911.

(See Appendix III., page 138.)

We have been supplied, as usual, by the Chief Registrar and the Assistant Registrar for Ireland with the lists of the new societies registered during 1911 in England and Wales and Ireland.

These societies are classified as follows :—

(a) ENGLAND AND WALES.

Distributive	8
Productive	3
Small Holdings and Allotments	43
Agricultural	31
Clubs	59
Land	1
Tenants' Housing	10
Banks	1
Unclassified	30
	<hr/>
	186

The distributive societies are as follows :—Dumbleton and District, Tideswell and District. These two societies have been approved of and assisted by the Co-operative Union, but the following have not received our assistance or approval, viz. :—Glendale, High Halston (Kent) Co-operative Trading, Mynydd Mawr (Tumble), Twentieth Century Provident Co-operative (Stafford), United Workmen's Co-operative Stores (Liverpool), Woolwich Borough Co-operative Association.

The three productive societies registered are :—Ideal Boot (Leicester), Irchester Boot Manufacturers, and Midland Woodworkers (Birmingham).

(b) IRELAND.

Fifty-two new societies have been registered in Ireland during 1911, these may be classified as follows :—

Distributive	2
Agricultural	6
Creameries	16
Pig and Cattle Suppliers	22
Poultry Keepers	1
Wholesale Society	1
Unclassified	4

 52

As a result of the efforts of our propagandist agent (Mr. Fleming), two distributive societies have been registered during 1911, viz. :—Cahermoyle and Drumaness.

(c) SCOTLAND.

So far as we have been able to ascertain the only society registered in Scotland during 1911 is for distribution, viz. :—Stranraer and District Co-operative.

11. SOCIETIES DISSOLVED OR AMALGAMATED IN 1911.

(See Appendix IV., page 149.)

(a) ENGLAND AND WALES.

There were 99 societies dissolved or amalgamated during 1911; a number of these have been in course of liquidation for some years, the final particulars being supplied to the Registrar during 1911.

Distributive	23
Productive	18
Small Holdings	8
Agricultural	12
Clubs	10
Banking and Loan	2
Land	5
Unclassified	21

 99

The distributive societies dissolved or amalgamated were:—Blackrod Friendly (amalgamated), Brixton Result (amalgamated), Upper Swinton (amalgamated), Skinningrove (amalgamated), Whittington and District (amalgamated), Stoke-on-Trent (amalgamated), East Grinstead (amalgamated), Aston Fields (amalgamated), Barry Dock Mutual (amalgamated), Worthing (amalgamated), Mexborough, Westleigh, Bozeat Industrial, Aspley Guise, New Tredegar Industrial, Empingham and Normanton, Jewish Alliance (London), South Petherton and

District, Holsworthy and District, South Western Industrial, Newcastle-on-Tyne Jewish, Gateshead and District Provident and Equitable, and Householders' Coal Association (London).

The productive societies were :—Rochdale District Corn Mill (taken over by Co-operative Wholesale Society), Leicester Elastic Web Manufacturing, Raunds Productive, General Builders (London), Nottingham Bakers, Photographic Co-operative, Leicester Co-operative Engineers, Kettering Co-operative Builders, General Engineers (London), Kettering Co-operative Leather Dressers, Leicester, Builders, Long Eaton Engineering and Cycle Manufacturing, Mosaic Workers (London), Norwich Printers, Midland Printers (Kettering), Leicester Ideal Basket Makers, South Wales Co-operative Tailors, Walgrave Productive.

(b) IRELAND.

There were seven societies dissolved during 1911.

Agricultural	3
Poultry	2
Unclassified	2
	<hr/> 7

(c) SCOTLAND.

Four societies have been amalgamated, viz. :—Norton Park (Edinburgh), Galashiels Coal, Uphall, and Edenvale.

THE CO-OPERATIVE UNION.

12. SOCIETIES AFFILIATED TO THE UNION during 1911.

The societies whose names appear in the list below have become affiliated to the Union since last Congress :—

Ireland : Drumaness.

Midland Section : Cogenhoe, and Rothwell.

North-Western Section : Ambleside, Bagslate, Egerton, Hull Printers, Hulton and Chequerbent, Kirkheaton, Longwood, Manchester Jewish, Pilsley, and Whitefield and Unsworth.

Scottish Section : Campbeltown, Scottish Co-operative Veterans' Association, and Stenhousemuir Baking.

Southern Section : Ealing Tenants, and Olney.

Western Section : Abercrave, South Cerney, and Trimsaran.

13. SOCIETIES WHICH HAVE WITHDRAWN during 1911.

The undermentioned societies have ceased to be members of the Union for the reasons stated :—

By Amalgamation : Skinningrove, New Road Side, Stoke-on-Trent, Upper Swinton, Whittington, Norton Park, East Grinstead, Brixton Result, and Barry Dock Mutual.

By ceasing to exist: Dublin, Rawtenstall Industrial, Edenbridge, and South Petherton.

By being struck off: Castledockrell Co-operative Bank, Radcliffe-on-Trent, Hull Printers, Whitehough, Hampstead Tenants, Co-operative Institute, and Crewkerne.

14. SUMMARY OF MEMBERS.

Section.	Total No. of Societies.	Members of Union.	Non-members of Union.	Per Cent. Members of Union. 1911.
*Ireland	26	16	10	61·5
Midland	223	186	37	83·4
Northern	143	135	8	94·4
North-Western ..	466	394	72	84·5
Scottish	288	204	84	70·8
Southern	211	179	32	84·8
South-Western ..	78	71	7	91·0
Western	96	77	19	80·2
	1,531	1,262	269	

* Distributive only.

Societies members of the Union in 1912..... 1,262

Societies members of the Union in 1911..... 1,267

SUMMARY OF MEMBERSHIP.

	Number of Societies.	Per cent.	Membership of Societies.	Per cent.
Members of Union	1,262	82·4	2,625,757	95·2
Non-members of Union	269	17·5	134,774	4·8
Total No. of Societies	1,531		Total Membership	2,760,531

15. THE UNITED BOARD.

The United Board has consisted of the following members of the Board appointed by their respective sections:—

Section.	Representatives.
Midland	Messrs. J. Butcher and D. McInnes.
Northern	Messrs. J. Davison and J. Murdoch.
North-Western ..	Messrs. W. Gregory, J. E. Kilburn, T. Redfearn, and J. Shepherd.
Scottish	Messrs. J. Deans and J. Patterson.
Southern	Messrs. R. Rowsell and B. Williams.
South-Western ..	Mr. W. J. Gilbert.
Western	Mr. J. R. Davies.

The Board has met on five occasions during the year, viz., 21st July, 15th September, 10th November, 1911, 19th January and 16th March, 1912. Mr. B. Williams, of the Southern Section, was appointed as chairman of the Board for the year.

16. THE OFFICE COMMITTEE.

The following members were appointed to this committee :—

Section.	Representatives.
Midland	Mr. D. McInnes.
Northern	Mr. J. Murdoch.
North-Western ..	Messrs. W. Gregory and J. Shepherd.
Scottish	Mr. J. Deans.
Southern	Mr. B. Williams.
South-Western ..	Mr. W. J. Gilbert.
Western	Mr. J. R. Davies.

Mr. B. Williams has acted as chairman of the committee.

17. COMMITTEES OF THE UNION.

The special committees appointed for work during the year have been as follows :—

- (a) Committee on Education.
- (b) Joint Propaganda Committee.
- (c) Joint Parliamentary Committee.
- (d) Joint Exhibitions Committee.
- (e) Joint Committee of Trade-unionists and Co-operators.
- (f) Co-operative Defence Committee.
- (g) Committee on Credit.

The reports submitted by the above committees are given in their usual order in this report.

REPORTS OF COMMITTEES.

18. COMMITTEE ON EDUCATION.

(See Appendix V., pages 154 to 167).

For the past Congress year the constitution of the committee has been as under :—

Representing the Sections :

Midland.....	Mr. C. A. W. Saxton.
Northern	Mr. W. R. Rae.
North-Western	Messrs. E. Booth and W. Dewhurst.
Scottish	Mr. G. Wilson.
Southern	Mr. W. H. Berry.
South-Western	Mr. H. Westbury.
Western	Mr. R. R. Chappell.

Representing the Women's

Co-operative Guild..... Mrs. A. Blair.

Representing the Educational Committees' Associations:

Midland..... Mr. J. Millington.

Northern Mr. W. Clayton.

North-Western Messrs. J. E. Connor and E. Couldwell.

Southern Miss J. P. Madams.

South-Western..... Mr. W. White.

Mr. W. R. Rae (Northern Section) has been chairman of the committee for the tenth consecutive Congress year.

The full committee have held four quarterly meetings, and the sub-committee have met on five occasions.

In order that the work of the Education Committee may be compared from year to year, we give in the Appendix a statement showing the amount expended in prizes, grants, scholarships, and certificates awarded to students in the past session.

CLASS WORK, SESSION 1911-12.

During the session the number of classes formed under the auspices of the committee has been 467, an increase of 36 compared with the previous session; the number of students enrolled, viz., 18,356, shows an increase of 747. For full details of the membership of the various classes, see Appendix.

Whilst it is gratifying to report an increase both in the number of classes formed and the number of students enrolled, the class work of the committee may still be considerably augmented. If the Education Committee or General Committee of each co-operative society connected with the Union organised one class only we should have at least 1,200 classes established each year; can not we, therefore, appeal to such committees for greater assistance in this direction? We feel certain that every society could at least establish one class in some subject recommended by the committee. We again repeat, with emphasis, that lessons from the past, circumstances in the present, and the promise of the future, convince us that it was never more important for our members, especially those destined to be leaders, to be instructed in the subjects named in our Educational Programme.

TEXT-BOOKS AND PUBLICATIONS.

(a) *Intermediate Classes.*

During the year we have been able to publish the book "Lives of Great Men and Women," compiled by Miss Catherine Webb (Editor of "Industrial Co-operation"); this new work is the text-book for our intermediate classes, and has been well received by students and educational committees of co-operative societies. The selling price has been fixed as low as possible, viz., 1s., and we should like to see a much larger demand for this book throughout the whole of the movement. The use of this book need not be

restricted to class work. It should find a place in the library of each society, as being a book of interest to the general reader. We may add that this publication makes the sixth text-book issued by our committee.

(b) *"Our Story."*

It is pleasing to record that for the special cheap edition we received sufficient orders to enable us to print 300,000 copies. We have now only a few thousand copies left, thus showing that this effort has been much appreciated by societies in their local propaganda work, yet we think it ought to have been possible, considering the constantly increasing membership of the movement, to have sold well over one million copies of this popular edition.

(c) *Apprentices and Junior Employés.*

In connection with our scheme for the training of apprentices and junior employés, we find our work considerably handicapped for want of a suitable text-book; we have therefore taken in hand the preparation of such a book, and hope to publish it not later than September, 1912. We hope the publication of this book will lead to a great increase in the number of classes formed for the training of our young employés.

(d) *Manual of Auditing.*

Another work which has got somewhat out of date is our text-book on "Auditing"; we have received numerous complaints as to the inadequacy of the present book and have therefore decided to have a new book prepared for this subject; its preparation is now in hand, and we hope to publish towards the end of the present year.

(e) *Working-men Co-operators.*

This book, published many years ago, is, we find, still in demand. It is not now used as a text-book in our class work, but we have obtained the consent of the Office Committee to republish it. The book gives a vast amount of preliminary information for inquirers wishing to understand the movement, and is strongly recommended by our committee as a book of reference to our students. We hope to republish it during the year.

CO-OPERATIVE PLAY.

The co-operative play, entitled "The Dawn," has been performed throughout the country in many places, and in each instance has been thoroughly enjoyed by both adult and junior co-operators. So popular has it become that we have been asked several times for other plays of a similar character, suitable for production by young co-operators; we have therefore decided to publish a new play, and have taken steps towards this end by arranging a competition; we propose to give prizes for the two best plays sent in, and hope these efforts will result in one or two new plays being produced.

CORRESPONDENCE CLASSES.

We have continued correspondence classes for students, who, from

various reasons, are unable to join any local class. We give below particulars of the classes formed in this manner.

Subject.	Teacher.	No. of Students Enrolled.
Co-operation.....	Miss J. P. Madams	64
Industrial History	Mr. W. H. Watkins	9
Citizenship	Mr. W. H. Watkins.....	5
Economics	Mr. F. Hall	17
Co-operative Book-keeping....	Mr. J. F. Short	62
	Mr. J. E. Ward	
	Mr. Joe Dyson	
	Mr. J. B. B. Robertson	
	Mr. F. L. Williams.....	

We are hoping next session to have a large increase of members for the book-keeping course. We should also like to see an increase in the number of students in "Industrial History" and "Citizenship." It is probable that the increased number of tutorial classes in these subjects is relieving us considerably in this work.

TRAINING COURSE FOR CO-OPERATIVE SECRETARIES.

For the second examination, held in November last, 26 students sat, and of this number 20 were successful. The test questions were arranged by the examination board and gave complete satisfaction. We are pleased to say that the formation of such a board in connection with this training course is working with success; the board consists of two representatives of our committee and two representatives from the council of the Secretaries' Association. For two sessions Mr. Alfred Wood (the author of the text-book) was the teacher of this course, but owing to his acceptance of a new post he has had, reluctantly, to give up the work. We have appointed a capable successor in the person of Mr. Arthur Varley, secretary of the Lancaster Society, and president of the Secretaries' Association.

TRAINING OF CO-OPERATIVE EMPLOYEES.

In connection with our revised scheme for the training of employes, we have to report that last session 11 classes were formed for apprentices and junior employes with 224 students. These classes are established by the local societies, but the examination is undertaken by this committee. We should like to see a great increase in the number of these special classes; that there is a need for them is more and more evident judging from the standard of papers worked at past examinations. It is also very doubtful whether we are facing our responsibilities in this direction as we ought. We have accepted the services of young people, therein pledging ourselves to make business men and women of them as far as their abilities will permit. Our scheme of work suggests that where that fateful period of drift and inactivity, between the ages of 14 and 16, has almost obliterated

the impressions made by the day-school, the young people should be either compelled to attend a suitable continuation school, or a special class should be arranged for them in which they can revise their arithmetic and composition. Then in the later years of their time and service they should be taught on the lines laid down in the syllabus for the apprentice course, and encouraged to go forward with the study of salemanship and management. Perhaps when we publish our text-book it may be the means of arousing a greater interest in this most important part of our class work.

(b) *Centres for Salesmen.*

In conjunction with the Sectional Boards we have formed during the session 10 centres for the training of salesmen, in which 261 students have been enrolled. In addition a correspondence course for isolated students unable to attend any centre has been under the guidance of Mr. T. M. Young, of Broomhill, and 53 students have taken advantage of this method of tuition.

(c) *General Managers and Honours.*

For students who wish to continue their studies of Co-operative Management in the more advanced stages, we arranged a correspondence course only, and are pleased to report that 31 students entered for the general managers' course, although only 3 enrolled in the honours section. Mr. R. J. Wilson (editor of the text-book) is the teacher for both of these correspondence classes.

It may be interesting to record that since the special facilities for the training of employ es were inaugurated, some years ago, there have been 4,086 students enrolled in the various classes, and of this number 1,442 have been successful in the examinations. We give below the expenditure of the committee in connection with these classes.

Session.	Expenditure.			Fees Received.			Deficit paid by Co-op. Union.		
	£	s.	d.	£	s.	d.	£	s.	d.
1905-6	287	7	7	....	174	15	0	....	112 12 7
1906-7	272	19	2	....	185	15	0	....	87 4 2
1907-8	291	19	4	..	156	10	6	..	135 8 10
1908-9	252	13	7	....	147	19	0	....	104 14 7
1909-10	207	11	5	....	110	0	6	....	97 10 11
1910-11	155	13	7	....	105	6	6	....	50 7 1
1911-12	175	7	11	....	116	2	6	....	59 5 5

TRAINING CLASSES FOR TEACHERS.

We have to report that only two classes have been formed during the year for the training of teachers; one class being in the Southern Section at Abbey Wood (Woolwich) under the tuition of Mrs. W. T. Davis; and the other class has been held at Holyoake House, with Mr. Wm. Bruce (Hadfield) as teacher. We regret that no similar class has been formed in any of the other sections; the United Board of the Co-operative Union is willing to make a grant of ten guineas for each such class formed, and there ought to be at least one class in each section of the Union. In each

issue of our Educational Programme we publish the names of at least 75 qualified teachers who are quite capable and willing to teach such classes, if organised. We should like to see the services of all such teachers utilised at various centres.

STUDENTS FOR EXAMINATION.

The total number of students who entered for our various examinations was *12,687, as compared with 11,486 for the previous session. We give in the Appendix details in regard to each subject. The various examiners appointed were as follows:—

Subject.	Examiner.
Junior Classes in Co-operation, Section III., and re-examination of best papers }	Mrs. G. H. FEWINS (Plymouth).
Intermediate Classes (Re-examination)	Miss C. WEBB (South Norwood).
Co-operation—Adults }	Mr. L. L. PRICE, M.A. (Oxford).
Industrial History }	
Citizenship }	
Economics }	
Co-operative Book-keeping }	Messrs. W. APPLEBY & T. WOOD (Manchester).
„ Auditing }	
Training of Co-operative Employés :	
Apprentices and Juniors—	
Part I. }	OFFICE, EDUCATION DEPT., CO-OPERATIVE UNION.
„ II. }	
Salesmen	Mr. R. J. WILSON (Sunderland).
General Managers and Honours	Mr. G. PRICE (York).
	Mr. D. ROWAT (Paisley).
Training of Co operative Secretaries }	SECRETARIES' EXAMINATION BOARD (Messrs. G. Briggs, A. Varley, W. R. Rae, and C. E. Wood).
Training of Teachers. }	
	Mr. W. R. RAE.

* Not complete.

JOINT EXAMINATION WORK.

We have again to report that, although the necessary arrangements were made for holding teachers' examinations in "Economics," "Citizenship," and "Industrial History," in July last, under the auspices of the University Extension Delegacy, we received only two or three applications for the three subjects, and thus were compelled to cancel the examinations. The object of these examinations is that our present teachers may qualify to teach classes, and their students enabled to sit for the examination of the University Extension Delegacy, and if successful, secure the certificate of that body. In the list of such teachers, printed in the Educational Programme, we have nineteen who have qualified to teach classes of this character.

CO-OPERATIVE CIRCLES FOR YOUNG PEOPLE.

We are pleased to report a growing interest in these "Circles," and several new "Circles" have been formed during the past Congress year. The object of these "Circles" is to found an organisation whereby the interest of those children who have been members of junior classes may be retained. Generally, when they have passed through these classes, they drift away from the co-operative movement, and thus much good work is lost. The question arose: How best could the interest of such young people be retained for the benefit of our movement? This committee considered the matter very carefully, and came to the conclusion that if an organisation of "Circles" for young people were established, such might be the means of keeping in the movement the interest and enthusiasm of young people. It would occupy too much space in this report to give detailed suggestions, but special pamphlets on the subject may be obtained from the Central Office, Holyoake House. We should like a great impetus given during the year to the formation of "Circles" on the lines suggested by the committee. The official organ of this new movement is *Our Circle*, the young people's magazine, published by the Co-operative Newspaper Society. The editress of this magazine is keenly interested in this work, and is only too willing to give assistance through its columns to any society or guild establishing a "Circle."

HOLYOAKE HOUSE.

Full particulars with respect to the new head quarters of the Co-operative Union will be found elsewhere in this volume. Splendid facilities are now afforded in the new building for the carrying on of our work. Lecture hall, class rooms, and a social room have been placed at our disposal, and we are hoping to take full advantage of these rooms session by session, and to develop the class and general educational work of the committee. Although we obtained possession of the building only late last session, we were able to establish four classes, which met each week, together with a "Circle" for young people. Arrangements are now being made to hold a series of lectures for next winter, a tutorial class, and a special class for women co-operators during the summer months; all these are in addition to the classes which we hope to continue from this session, viz., Management, Book-keeping, and Co-operation.

THE CO-OPERATIVE STUDENTS' FELLOWSHIP.

The third annual report of the Co-operative Students' Fellowship, formed in connection with the work of this committee, is given in full in the Appendix, page 124. The Fellowship now includes 600 members, and much good work is being done by the various organised districts.

NATIONAL CO-OPERATIVE MEN'S GUILD.

Another link in educational work has been made during the year by the formation of a National Co-operative Men's Guild. On making inquiries,

the committee found that men's guilds were being established in different parts of the country on lines somewhat similar to the branches of the Women's Guild, and we convened a special conference at Leicester, in December last, at which there were nine guilds represented. A constitution, embodying the formation of a National Guild, and making the existing guilds branches of the national body, was considered and accepted, and we are pleased to report that up to the present twelve guilds have become affiliated, with a total membership of 515. We are hoping this new movement will become a powerful influence for true progress, and trust that during the coming year we shall be able to form a central council to work in conjunction with this committee in the promotion of this guild for men. The headquarters of the guild will be at Holyoake House, and its work will be closely identified with the general activities of this committee.

WEEK-END FOR CO-OPERATORS.

The Annual Week-end for Co-operators, arranged by this committee, is meeting with greater success from year to year. The Fifth Week-end (Easter, 1912) was held at Leicester, and we had present during some portion of the gathering about 100 delegates. We tender to the educational and general committees of the Leicester Co-operative Society and other friends our sincere thanks for the assistance rendered in making the Week-end so successful and interesting. We give below the programme of arrangements which were duly carried out.

Thursday, 4th April.—8 p.m., Reception of Delegates and civic welcome by the Mayor and Mayoress of Leicester.

Friday, 5th April.—Morning: Meeting of Central Education Committee. Visit to Works of Co-partnership Societies. Afternoon: Visits to places of antiquity in the town. Evening: Co-operative Students' Fellowship Third Annual Meeting. Chairman, Mr. W. R. Rae. After consideration and adoption of annual report, a paper was read by Mr. W. H. Watkins (joint secretary) on "The Fellowship: Its Work and Possibilities."

Saturday, 6th April.—Morning: First Annual Meeting of National Men's Guild. Report, and paper on "The National Co-operative Men's Guild," by Mr. W. C. Potter. Visit to Co-operative Wholesale Society's Wheatsheaf Works. Afternoon: Conference of Teachers, &c. Chairman, Mr. W. R. Rae. Paper for discussion entitled "A College for Co-operators." Evening: Public Meeting and Concert. Chairman, Mr. A. Mann (president, Leicester Co-operative Society Limited). Speaker, Mr. E. Crawshay-Williams, M.P., on "The Making of Citizens."

Sunday, 7th April.—Morning: Service in Victoria Road Baptist Church. Afternoon: Co-operative P.S.A. Chairman, Mr. G. Bastard (Leicester). Speaker, Mr. W. R. Rae; subject, "Ideals." Singing by Leicester Co-operative Choir. Evening: Visit to Garden Suburb at Humberstone. Service and address by Mr. G. E. Hubbard, J.P.

Monday, 8th April.—Morning : Electric car tour of town and district. Afternoon : Excursion to Bradgate Park. Evening : Public Meeting. An address by Miss Margaret McMillan (London), on "The Worker's Child, at Fourteen." Chairman, Mr. W. R. Rae. Music by the Leicester Juvenile Co-operative Choir.

EDUCATIONAL MEETINGS.

(a) *Holyoake House.*

We have held during the year the first conference convened at Holyoake House, Manchester. The conference was held in January last, and was attended by a representative gathering of over 200 people. The subject for discussion was "The Educational Programme of the Central Committee," and a paper was specially prepared and read by our Chairman. The conference was very successful, and we hope will be the beginning of a series of such at this new centre.

(b) *Congress.*

We have made the usual arrangements to hold an Educational Meeting on the Tuesday evening of Congress, and we are expecting a large attendance at this meeting. The address given last year by Miss MacMillan has been printed in pamphlet form, and has been much appreciated by societies, several thousand copies having been distributed throughout the country.

ANNUAL TRIP ABROAD.

For our Third Annual Trip, Switzerland was chosen, and we are pleased to report that a party of fifty-six British co-operators made the journey. A most enjoyable week was spent in that beautiful country, whilst on the Friday we had the opportunity of spending nearly the whole of the day with the co-operators of Basle. Needless to say, the visits to the co-operative institutions of that city were much appreciated, and much admiration was felt at the progress being made in Switzerland towards the co-operative commonwealth. We were most hospitably received by our Swiss friends. We are arranging our Fourth Annual Trip to Belgium, with Brussels as head quarters. This is being arranged for the first week in August, and a circular containing full particulars has already been issued.

LANTERN DEPARTMENT.

We still continue to have a brisk demand for slides, and we give below particulars of applications received and slides issued. During the year we have been considering the question of developing this department by obtaining new lectures, and are hoping by next session to have the following ready :—

- (a) A Co-operative Tour through Europe.
- (b) A Co-partnership Tour through Great Britain.
- (c) Co-operative Agricultural Movement in England and Wales.
- (d) Women's Co-operative Guild.

There may also be other new lectures prepared. It is needless to say that the slides relating to the various factories of the Co-operative Wholesale

Society are constantly being renewed and kept up to date. As regards the Lantern Department, we can only move slowly at the present time owing to our limited funds, and until our various text-books are issued we cannot spend as much money as we desire on this work.

Place.	Applications received.		Slides issued.
Central Office (Manchester)	95	....	7,527
Northern Section (Newcastle)	3	....	250
Southern Section (London)	85	....	7,120

WORKERS' EDUCATIONAL ASSOCIATION.

Mr. W. H. Berry has represented us upon the Council of the Association, which during the year has shown remarkable development, especially in connection with the formation of classes for working women in connection with the Women's Co-operative Guild and other movements, and the work in rural districts. It gathers strength each year and is having a considerable effect upon education in all types of schools. We are glad to report that the number of co-operative societies which directly support it has increased. The problem, however, which it has set out to deal with is so great and complex that it will need the support of each co-operative society if it is to be accomplished.

UNIVERSITY JOINT COMMITTEES.

It seems probable that joint committees will soon be established in connection with each university and university college in England and Wales. The results consequent upon workmen sharing in university administration are valuable because an understanding of universities is essential for workpeople determined to make a strong and deliberate contribution towards their reform. There is abundant evidence that the tutorial classes constructed by these committees are forcing working-class points of view upon scholars. Striking testimony has been borne to this several times, and we have reason to notice the marked effect upon such scholars as speak to us. A notable case in point is that of Professor D. H. Macgregor, who affirms that his understanding of the point of view of workpeople was gained through this work. His paper read before the last Co-operative Congress evinced an understanding which we have not always been accustomed to expect from professors. One hundred and five classes have been constructed this year. The majority still deal with Industrial History, Economic Theory, and allied subjects. The students number over 3,000, a large number being co-operators. The class which last year contained seventeen members who were employes of the Co-operative Wholesale Society showed the best average attendance, the largest number of essays, and gained the largest grant from the Board of Education. A result such as this must be satisfactory to co-operators.

The work of these classes has now, as is generally acknowledged, placed English adult education, for other than technical purposes, in front of that

of other European nations. We are glad to continue to help this work. Our representatives have a real power on the various University Joint Committees, and we find that the operation of these classes assists our own educational work. Our representatives on the Joint Committees are as follow :—

Oxford University	Mr. W. H. BERRY.
Manchester University	Mr. E. BOOTH.
Leeds University	Mr. W. DEWHURST.
London University	Miss MADAMS.
Birmingham University	Mr. C. A. W. SAXTON.
Durham University	Mr. W. R. RAE.
Liverpool University	Mr. C. E. WOOD.
Queen's University, Belfast	Mr. W. H. KNOX.

It is expected that Joint Committees will shortly be formed by—

- University College of South Wales (Cardiff).
- University College of Wales (Aberystwyth).
- University College of North Wales (Bangor).
- University of Cambridge.
- University College, Nottingham.
- University of Bristol.

It may not be possible for us to be represented upon all these committees, but, if not, we shall see to it that the co-operative movement is definitely represented in some way or other.

EDUCATIONAL COMMITTEES' ASSOCIATIONS.

With the exception of the Western Section, we have now on the Central Committee representatives from each educational association. Probably when the Western Section Association has been in existence a little longer, and has more funds at its disposal, it also will seek representation, and thus make the committee completely representative. The reports of the various educational associations will be found included in the reports of the different sections.

WOMEN'S CO-OPERATIVE GUILD.

Mrs. A. Blair (Liverpool), president of the Women's Co-operative Guild, has again represented that organisation on our committee during the Congress year.

EXPENDITURE.

For the year 1911 the expenditure of this committee has been £1,008. 14s. 7d., and the receipts (not including sale of publications) £296. 19s. 8d., leaving a net expenditure on the funds of the Union of £711. 14s. 11d. The expenditure of the previous year (1910) was £1,189. 8s. 10d., the receipts £300. 17s., showing a net expenditure of £888. 11s. 10d.

In accordance with the custom which we have for a few years observed, we have issued a special appeal to educational committees of societies, asking that a portion of the grant received for local educational work be

given to this committee, to promote and develop its work. As a result of the appeal for 1911-12, we have received the sum of £48. 3s. This brings the amount received as the result of five yearly appeals to £342. 15s. 6d.

GENERAL.

The results of the year, excellent though they are, would have been far more comprehensive but for the apathy of many of our fellow-members who do not seem to grasp the situation. They are lulled to sleep by the songs of success.

The enthusiasm and devotion to principle of the "forties" laid the foundations of the financial success of to-day, and this same success is responsible for the contentment that is killing enthusiasm. "Divi-hunting" breeds a peace that is not progress.

Yet the sleeper *must wake* for "there is a lion in the way." The future is full of menace. Combinations of capitalists finding expression in the "multiple shop," the "combine," and other similar organisations, are as great hindrances to the coming of the days of industrial freedom as ever were the tyrannies of the individual. We are neglecting a powerful ally in the struggle that lies before us, in allowing opportunities to pass of making our fellow-members acquainted with the lessons industrial history and economic studies offer. It should be our most earnest endeavour to make every co-operator understand the enormous value of knowledge. Poverty and ignorance are closely associated, and knowledge is essential to real progress. Every one of us should remember that the reality of his faith in co-operation is seen in his zeal for the spread of education, and future generations will measure our work by this standard.

W. R. RAE, Chairman.

C. E. WOOD, Secretary.

RESOLUTION.

THE TRAINING OF CO-OPERATIVE EMPLOYEES.

That, in the opinion of this Congress, the training of co-operative employés is of vital importance, and should be admitted to be one of the primary responsibilities resting on committees of management. It affirms that this training should, in the case of apprentices or junior employés, be made a condition of employment, and still further affirms with respect to salesmen, assistants, and clerks that every possible assistance and future recognition be afforded.

19. THE JOINT PROPAGANDA COMMITTEE.

REPORT OF THE COMMITTEE.

The Joint Propaganda Committee for the Congress year has been constituted as follows:—

Representing the Co-operative Union: Messrs. D. Bailey, S. R. Foster, and H. Stuttard.

Representing the Co-operative Wholesale Society: Messrs. T. Hind, I. Mort, J. Shillito, and T. E. Shotton.

Mr. J. Shillito was appointed as chairman for the year, and Messrs. Brodrick and Whitehead have acted as secretaries.

The meetings have been held in Manchester at intervals of six weeks, and much useful work has been done of an advisory and helpful nature. For some time back the committee have not encouraged the formation of new societies until the members of a proposed society have been able to provide sufficient funds to carry on the business. It is found that people are more keenly interested in the success of the business when it is carried on with their own money than if they had received assistance from the Propaganda Fund of the Co-operative Wholesale Society.

The policy of the committee has of recent years been on the lines of approaching societies with a view to opening branches in districts where a desire for a society has been shown, rather than forming a new society with perhaps small prospect of success. This policy has worked satisfactorily in many districts, and successful branches have been formed in connection with flourishing societies that have brought their experience to bear and have given the new districts the benefit thereof.

Through its propagandist agent (Mr. Griffiths) the committee has rendered invaluable assistance to many societies which have had to struggle for existence, and which would no doubt have failed but for the help given at a critical time. The value of a personal canvass of the members of such societies by one interested in his work and full of co-operative spirit, has been demonstrated, and has put new life into the societies.

Mr Griffiths has submitted reports to each meeting of the committee, showing the work undertaken by him to have been the means of developing and strengthening the movement.

The following is a list of the districts and places visited and worked during the year:—Abergavenny, Bream, Bruton, Burnham, Burslem and District, Burton-on-Trent, Cardiff, Cilfynydd, Cirencester, Clevedon, Cromford, Driffild, Ellesmere, Ewloe Place, Filey, Hanley, Hereford, Highbridge, Kemble, Lydney, Market Drayton, Milton, Minehead, Penarth, Pontyclun, Pontypridd, Prestatyn, Templecombe, Treboeth, Upper Lydbrook, Wellington (Salop), Ynyshir and Wattstown.

J. SHILLITO, Chairman.

T. BRODRICK,

A. WHITEHEAD, } Secretaries

20. JOINT PARLIAMENTARY COMMITTEE.

The Parliamentary Committee is at present constituted as follows:—

Co-operative Union : Messrs. James Deans, W. Gregory, J. Butcher, and R. Rowsell.

Co operative Wholesale Society : Messrs. T. Tweddell, R. Holt, H. C. Pingstone, and H. J. A. Wilkins.

Scottish Wholesale Society : Messrs. W. R. Allan, T. Little, I. McDonald, and G. Thomson.

Messrs. T. Brodrick and A. Whitehead (honorary secretaries).

H. J. May, secretary.

At the first meeting of the committee after Congress, Mr. T. Tweddell was elected chairman for the year.

Eleven meetings of the full committee and several meetings of sub-committees have been held during the past year, constituting a record for this committee. Parliament has sat almost continuously, and the measures which have been under consideration were of such paramount importance that the activity of this committee has been required almost without intermission either with Parliament or the Ministers and Departments of the Government chiefly concerned.

The work has been of the usual varied character, calling for the attention of the committee to the interests of co-operators in nearly every field of Parliamentary effort. In such matters it is often difficult to tabulate the exact results, but the committee is satisfied that the representations made to the Government Departments, to Ministers and individual promoters of legislation have had useful results to our movement. While we have to regret the slow progress made with measures in which co-operators are interested, we yet have the somewhat grim satisfaction of knowing that very many outside our movement are in a like case, and that only the very large measures survive the ordeal of our ancient Parliamentary procedure.

In the summary which follows the principal efforts of the committee are indicated.

INDUSTRIAL AND PROVIDENT SOCIETIES (AMENDMENT) BILL.

The committee very much regret that they are unable to report any progress with regard to this harmless but necessary measure, which has now been before Congress for the past five years, and before the Government for at least four years. The Parliament Bill effectually blocked the way for the greater part of last year, and, when that was finally disposed of, changes in the Cabinet led to the promotion of Mr. Hobhouse, and our work had to be commenced afresh with Mr. McKinnon Wood. We were just getting into actual touch with the new Financial Secretary when another change took place, Mr. McKinnon Wood being promoted to the Scottish Office, and his place being filled by Mr. C. F. G. Masterman.

An interview had, however, been arranged with Mr. McKinnon Wood, which the committee decided to proceed with, and it took place at Glasgow during the bye-election in February. The deputation consisted of representatives of St. Rollox Society (Messrs. Pringle and Cook), Mr. Andrew Welsh (Scottish Defence Association), Mr. Hugh Campbell (Cowlairs Society), Mr. James Deans and Mr. H. J. May (Parliamentary Committee).

Mr. McKinnon Wood expressed himself favourable to the reintroduction of the Bill, and declared that he saw no reason why it should not pass through all its stages in the House. He also promised to assist its passage in any way possible, and to urge the desirability of this course upon his successor at the Treasury. At present we have the consent of Mr. Masterman to receive a

deputation, the result of which will not be known in time to be included in this report.

In connection with this Bill the committee also have under consideration the recent judgment of the House of Lords on the meaning of the word "then" in the nomination clause of the Industrial and Provident Societies Act. The particulars are fully reported in the report of the United Board, but it may become necessary and even urgent that an amendment of the nomination clause of the 1893 Act should be pressed forward without delay.

THE NATIONAL INSURANCE ACT.

This measure has occupied the attention of the committee since its introduction in May, 1911, and was made the subject of specific reference to the committee by a resolution passed at the Bradford Congress.

At the earliest opportunity after Congress a sub-committee was appointed to meet more often than the full committee were able to do, for the purpose of fully considering the provisions of the Bill and to prepare a report as to the best means of utilising its provisions for the benefit of co-operators. As a preliminary step, a circular letter was issued to all the societies in the Union, asking for specific information on various points and inviting suggestions as to the action the committee should take. A very large number of replies were received, many of the societies going to considerable trouble to place the fullest information at the disposal of the committee.

As this is a matter of considerable importance to the societies and the movement it may be well to give the report here, as it was eventually adopted by the Parliamentary Committee and issued to societies.

REPORT OF THE SUB-COMMITTEE ON THE NATIONAL INSURANCE ACT.

To the Joint Parliamentary Committee of the Co-operative Congress—

Gentlemen,—In accordance with the instructions contained in your resolutions of 21st June last, your sub-committee has carefully considered the provisions of the National Insurance Act and their probable effect upon the co-operative movement.

With a view to obtaining some general idea of the way in which the Act affected societies, a circular letter was issued to all the societies in the Union asking certain questions as to their provisions against loss of wages in sickness, injury, &c. Over 500 replies have been received, and general conclusions on several points have been arrived at.

The sub-committee then proceeded to consider the question, whether it is advisable for the movement to establish for itself an "approved society" or societies, and, if so, in what form.

In order to arrive at an intelligent answer to this question, it is necessary to take a comprehensive view of the nature and scope of the proposals contained in the Act, and, in doing so, the first question that naturally arises is :

(1) OF WHAT SPECIAL INTEREST IS THE ACT TO CO-OPERATORS?

The principal object of the Act is to insure against sickness and disablement a large section of the working-class population—estimated at about 15

millions—between the ages of 16 and 65 years, whose incomes are below £160 per annum.

It will be readily seen that the operation of a gigantic scheme of this description must affect large numbers of those who constitute the membership of our societies, while the provisions of the Act for dealing with unemployment and promoting the health of the community are of equal interest to us as co-operators. Every inducement, therefore, exists to lead us to take advantage of the benefits provided by the Act, thus adding to the many spheres of usefulness already occupied by our movement that of ministering to the needs of our members in the dark days of sickness and unemployment.

(2) HOW IS THE WORK CONTEMPLATED BY THE ACT TO BE FINANCED?

The financial provisions include a threefold contribution of :—

4d. per week from the insured workman (in the case of women, 3d.).

3d. „ „ employer.

2d. „ „ State.

making a total weekly contribution of 9d. for each insured person. These contributions are to be collected compulsorily at the source; the employer deducting the employee's contribution from the wages and adding his own contribution, both in the form of stamps to be purchased of the State. This threefold contribution is so calculated as to compensate for the inequalities in the age of the participant, and permit of the actuarial assumption that every individual commences to insure at the age of 16 years.

There are, of course, many details, variations, and adjustments to be made for different cases, which it is not necessary to include in this report. Suffice it to say, that by this ingenious arrangement societies engaged in administering the Act need not trouble themselves as to the age of the members they admit, because the contributions are calculated to yield a surplus, which, during earlier years, will be employed in meeting the strain caused by these inequalities, and in subsequent years in increasing the benefits that may be paid.

(3) HOW IS THE ACT TO BE ADMINISTERED?

By means of societies described in the Act as “approved societies,” i.e., societies which have been approved by the Commissioner appointed under the Act; the approval being contingent upon their conforming to the conditions prescribed. Those conditions are :—

1. Absolute self-government.
2. Not working for a profit (that is in this particular department).
3. Election of all committees by the members in compliance with regulations to be drawn up under the Act.
4. A minimum number of 10,000 insured persons.
5. Local as well as central control for dealing with sickness, medical attendance, &c.
6. Providing satisfactory security that the provisions of the Act will be properly carried out.

7. Keeping separate accounts for the State scheme.

8. Complying generally with the provisions and requirements of the Act. Any society complying with these conditions may become an "approved society" and take part in administering the Act.

(4) ARE THE CO-OPERATIVE INTERESTS INVOLVED SUFFICIENT TO JUSTIFY THE MOVEMENT IN TAKING A PART IN THE ADMINISTRATION OF THE SCHEME?

At the present time the membership of co-operative societies may be divided into two sections, viz., those who are already members of some friendly society and those who are not. There is no data on which we can rely for forming an accurate estimate of the relative proportions of these two sections, but, judging from inquiries we have made, it may be assumed that from 60 to 70 per cent of co-operators are members of existing friendly societies. The remaining 30 to 40 per cent, together with those who may be members of societies which are unable to comply with the conditions of the new Act, and who will consequently desire to join an "approved society" would, with the sons and daughters of co-operators, as they reach the age of 16 years, form the constituency from which the co-operative "approved society" would draw its membership if it takes up the scheme.

The Act provides that the entire working class, or those whose incomes are under £160 per annum, shall be absorbed in the scheme, and if the co-operative movement holds itself aloof, those not already insured will drift into the various friendly societies and other agencies which may secure approval under the Act.

It may be contended that this is their legitimate destination, but we think that the proper functions of a co-operative society is to provide for all the needs of its members which are within the scope of a voluntary association to supply with efficiency and economy.

No greater need can exist than that of ministering to homes upon which the shadow of sickness or want has fallen, and co-operators have a special responsibility to help one another in all that concerns the individual or general well-being.

(5) CAN THE CO-OPERATIVE MOVEMENT PROVIDE AN "APPROVED SOCIETY?"

(a) *Local Distributive Societies.*

In seeking to answer this question, our thoughts naturally turn to the retail distributive society as the most suitable for the purpose, because it comes more directly into contact with the individual co-operator than any other of our institutions. A moment's consideration, however, will show that it would be impossible for any but a very few of the largest distributive or productive societies to conform to the requirements of the Act, so as to secure their appointment as an "approved society." As originally drafted, the Act required a society to have not less than 10,000 insured members. Mr. Lloyd George has, since its introduction, intimated that he is prepared to reduce this number to 5,000, but even this number would place the Act beyond the reach of any but the largest societies, especially when it is remembered that

only those who are insured under the society itself would count, and that at present a very large proportion of co-operators are already insured through other agencies.

It must be also remembered that many members of our societies are women, the wives of insured persons, who, as the Act stands at present, are ineligible for membership.

For these reasons we feel that any attempt to work this national scheme through the retail societies would result in failure, by providing facilities in a few favoured localities while leaving the greater part of the country uncatered for by co-operative agencies.

(b) The establishment of separate Co-operative Friendly Societies.

The only method by which the retail societies could be constituted "approved societies," fulfilling the requirements of the Act, would be by linking up or grouping the societies within given districts, but for some time past there has been a growing disposition in the movement to avoid the multiplication of agencies for any purpose which can be effectively served by existing organisations. Moreover, the establishment of a separate organisation would involve a considerable outlay for central offices, committee, staff, and the machinery of administration.

The system of local agents which would have to be adopted in some form, for economy's sake, would be far less efficient in working and less satisfactory to the contributor, than the regular and authoritative direction of a department of the local distributive society. There would be also the difficulty of inducing groups of societies to agree to a given scheme, and after the discussion upon the subject which took place at Bradford Congress, we scarcely think such a proposal would be accepted by the societies.

(c) The Co-operative Union as an "Approved Society."

It has been suggested that the Co-operative Union might successfully administer such a scheme through its network of conference associations, or through the societies which form its membership; but after full consideration we think there is a great objection to this in the fact that such a heavy responsibility was never contemplated when the Union was established, and that its existing machinery is not adapted for such a purpose. The Union was intended to be, and hitherto has been, a protective and propagandist agency, organising the forces of co-operation for aggressive and defensive purposes; guarding the movement against public action of a hostile character; acting generally in a consultative capacity, and advising societies in their difficulties and misfortunes.

It was never contemplated that the Union should participate in the ordinary business activities of the movement, which are the peculiar functions of other organisations designed for those purposes. Nothing would more quickly or surely embroil the Union with these other institutions than the introduction into its work of business functions which are alien to its main objects and usefulness. It, therefore, seems undesirable that the unique position which the Union holds should be hampered by an undertaking of this kind.

(d) The Co-operative Wholesale Societies as "Approved Societies."

The more we have considered this question the more we have become convinced that the only existing co-operative agencies through which this insurance scheme could be satisfactorily worked are the English and Scottish Wholesale Societies, and if they cannot be induced to take the matter up then the only alternative would be the formation within the movement of an entirely new organisation.

In the case of the two Wholesale Societies, the machinery and organisation already exist, both as regards the central organisation and the branches, *i.e.*, the local stores in direct membership with the Federation.

The facility with which the scheme could be worked as part of the business of each society—just like the penny bank, or loan department, the building or banking departments—would ensure effectiveness, economy, and universal application.

Moreover, federations like the Wholesale Societies would provide a financial stability second to none of the great friendly societies of the country, and a national scheme could be placed within the reach of our members. The scheme could be worked either as two societies, each serving its present constituents, or could, for these purposes, become one society, working on the lines of a joint committee, as the tea and cocoa departments are administered at the present time.

Under the provisions of the Industrial and Provident Societies Amendment Bill, the passing of which into law will not, we hope, be long delayed, a society could be registered consisting of the Wholesale Societies and any other similar society registered under the Industrial and Provident Societies Acts.

(e) The Work of Women and the Women's Guild.

The insurance of the nation against sickness, disablement, unemployment, &c., is essentially a work which not only affords opportunities for the work of women as administrators, but urgently calls for their co-operation. Besides the special question of maternity there is the position of women, both married and single, in general sickness and unemployment, all of which call for the assistance of members of their own sex in arriving at a just administration of the scheme. We suggest that the help of women could be in no other way so effectively used for these purposes as through the local stores and branches of the Guild. An army of well known voluntary workers, with some knowledge of affairs, would thus be immediately available for the working of the scheme.

(6) CONCLUSION.

After full consideration of the question in all its bearings, your Subcommittee unanimously agreed to embody their recommendations in the following resolutions:—

- (a) That this committee is of opinion that the National Insurance Act will give to our movement a long-needed opportunity of adding to

its many spheres of usefulness, that of insuring against sickness, disablement, and unemployment, those of its members not otherwise provided for, and we strongly recommend that arrangements be made to take advantage of its provisions when passed into law.

- (b) That, as regards the machinery most appropriate for this purpose, we have carefully considered the various agencies already existing in the movement, and have no hesitation in indicating the English and Scottish Wholesale Societies as the most suitable and appropriate.

The report was, in the first instance, forwarded to the Executive Committees of the three organisations represented on the Joint Committee.

The United Board of the Co-operative Union decided to leave the matter to the decision of Congress. The Committee of the Co-operative Wholesale Society decided to adopt the recommendations contained in the report, and the committee of the Scottish Wholesale Society decided to submit its proposals to the members of their society.

In the meantime, and subsequently, the Parliamentary Committee used every possible means to secure the inclusion of provisions in the Act which should facilitate the administration of the Act by co-operators. By interviews and correspondence they have kept the needs of the movement before the various authorities concerned, and there is no doubt that some of the modifications of the original measure have been influenced by the committee's efforts.

It is impossible in a brief report of this kind to give an adequate idea of the continuous and detailed work which this measure has involved.

The committee also applied to the Commissioners for representation on the Advisory Committee to be appointed under the Act, with the result that the Joint Committee of the Commissioners invited the nomination of four representatives. They have, however, only selected one of those nominated, and the choice has fallen upon Mr. T. Tweddell, the chairman of the committee.

The plans for the formation of an "approved society," or societies, is a matter of some complication owing to the special organisation of the Wholesale Societies. We hope, however, that by the time this report is considered by Congress a satisfactory constitution may have been approved by the Commissioners.

THE SUGAR DUTY.

Our last report concluded with the intimation that the Chancellor of the Exchequer had agreed to receive a deputation from this committee. The interview took place on the 12th May, when your representatives were very courteously received and were given full opportunity of stating their views and the position of co-operators with regard to the tax. Mr. Lloyd George expressed himself as being impressed by the statements submitted to him, and promised favourable consideration. As all the world now knows, the Budget of 1911 contained no relief for either the sugar-using industries or for the consumer, and we have had to possess our souls in patience for another year

and another Budget before taking further active steps. The committee has, however, joined in one or two attempts to bring home to the Government the evil effects of the sugar convention and the desirability of England's withdrawal from that agreement.

As the time has drawn near for the presentation of the annual financial statement to Parliament, representations have again been made to the Treasury, and the Chancellor of the Exchequer agreed to receive a joint deputation with regard to the sugar duties. The Parliamentary Committee was again represented by its chairman and secretary, and the deputation was received at the House of Commons on 26th March. In the unavoidable absence of the Chancellor, who was detained by negotiations with respect to the coal strike, we were received by Mr. C. F. G. Masterman, M.P., Financial Secretary to the Treasury. Mr. Tweddell put the case for consumers generally and co-operators particularly with considerable lucidity and force.

At the time of writing we are awaiting the Budget statement in the hope that our representations may have had effect, and that the promises of members of the Government may have been translated into action.

THE SHOPS ACT, 1911.

This measure has passed through many changes of form since our last report, and as it now appears on the Statute Book is simply a skeleton of the original Bill. In the Committee Stage of its passage through the House of Commons innumerable amendments were proposed, and many days were occupied in its discussion. Eventually, however, a large part of the Bill was abandoned.

The Act as it now stands provides for a weekly half-holiday for all shop assistants, with proper meal times fixed in accordance with the first schedule to the Act. It also provides for the closing of all shops, except in certain specified trades, for one half day in each week.

The provisions to which this committee took exception, as to fixing different closing days for different classes of shops and different days for different parts of the district, which Mr. Churchill dropped after representations from this committee, have been re-inserted, but large powers are given to the local authorities in enforcing the Act and arranging for its administration. The occupiers of shops are also given the right to a voice in the fixing of the closing day, not only as citizens, but as shopkeepers generally or with regard to the requirements of their particular trade. It, therefore, appears that the possibility of hardship in this respect is reduced to a minimum.

THE REGISTERED ACCOUNTANTS AND PROFESSIONAL ACCOUNTANTS' BILLS.

The committee closely followed the progress of these two Bills during the last session of Parliament, but they were eventually dropped, and, up to the time of preparing this report, have not been reintroduced. With the mass of public business which lies before Parliament at the present time there is little likelihood of any progress being made with them even if they reappear.

AGRICULTURAL CREDIT AND INSURANCE SOCIETIES' BILL.

This is a Bill which was introduced into the House of Lords in July last by Lord Carrington for the purpose of assisting the agricultural industry by the formation of agricultural credit and insurance societies. It proposes to arrange for the registration of these societies under the Industrial and Provident Societies Acts as well as under the Friendly Societies Acts. This committee, however, took exception to the proposal to register these societies under the Industrial and Provident Societies Acts, because it was proposed at the same time to introduce the principle of unlimited liability in such societies. They also objected to the powers it was proposed to take for the Government Department to promote societies with the Treasury funds, to arrange for the audit of accounts by any nominee of the Board of Agriculture, whether a qualified auditor or not, and to apply for the dissolution of any of these societies.

Representations were made to Lord Carrington, and he agreed to receive a deputation. The case for the committee was duly submitted to him by the secretary, and consideration of our objections was promised. The Bill had, however, meanwhile passed the House of Lords and been sent to the House of Commons, but it was never proceeded with and in due course was dropped. The committee also received a further assurance that their representation should be fully considered in any redrafting of the Bill that might be undertaken in the future.

The committee were strengthened in their objections to this Bill by the fact that another proposal, entitled "Thrift and Credit Societies Bill," had been introduced into the House of Lords two months previously as a private Bill by the friends of the agricultural co-operative movement. This Bill proposed to secure similar advantages for co-operative agriculture, but without the objectionable features above referred to. Needless to say that being a private Bill it made little or no headway and disappeared that session in the general "massacre of the innocents."

CONCLUSION.

As was pointed out at the beginning of this report, the particular measures mentioned form only a brief summary of the committee's work for the year. Many other Bills have received their consideration, in addition to representations which have been made by societies on various subjects. Co-operators will be well aware that only a tithe of the proposals brought before Parliament ever receive prominence in the public press, but it is the endeavour of the Parliamentary Committee to make themselves acquainted with the purport of all the Bills which are introduced, and wherever they appear to trench upon the interests of our movement to take such steps as may be necessary to place our objections or suggestions before the authorities.

T. TWEDDELL, Chairman.
H. J. MAY, Secretary.

21. JOINT EXHIBITIONS COMMITTEE.

REPORT OF THE COMMITTEE.

This committee during the past Congress year was constituted as follows :—

Representing the Co-operative Union : Messrs. J. R. Davies, J. Davison, J. E. Kilburn, and B. Williams.

Representing the Co-operative Wholesale Society : Messrs. P. Coley, A. Deans, R. Holt, and W. Lander.

Representing the Co-operative Productive Federation : Messrs. T. Adams, R. Halstead, and A. Mann.

Two meetings of the committee have been held, at the first of which Mr. Lander was appointed chairman. As regards the secretary, a report was submitted on the rearrangement made in connection with the staff of the Union, and the committee were asked to relieve Mr. C. E. Wood from acting as secretary. This was agreed to, and the following resolutions were passed, viz. :—

- (1) That we accept the resignation of Mr. Wood, and place on record our high appreciation of the services he has rendered to the committee, and the admirable manner in which he has always carried out his duties.
- (2) That Mr. T. Horrocks be appointed secretary to the committee.

During the past year exhibitions have been held as follows :—

(a) Northern Sectional Exhibition at Whitley Bay, from 11th to the 18th March, 1911. The receipts, including subscriptions from societies, were £243. 5s. 4d., whilst the expenditure amounted to £392. 3s. 1d., the difference being paid from the balance standing to the credit of the Sectional Exhibition Fund.

(b) Midland Sectional Exhibition at Walsall, from 1st to 8th April, 1911. Appeal was made to societies in the section, from whom £80. 17s. was received. The expenditure amounted to £200. 3s. 5d., the difference being paid by the Walsall Society.

(c) Western Sectional Exhibition, Pontypridd, 22nd to 29th July, 1911. The expenditure, which amounted to £140. 13s. 6d., was met by subscriptions from societies in the section. It has been decided that in future an exhibition in this section will be held every two years.

(d) North-Western Sectional Exhibition, Blackburn, 16th to 23rd September, 1911. Receipts £462. 17s. 4d., expenditure £377. 16s. 3d., leaving a balance of £85. 1s. 1d. standing to the credit of the Sectional Demonstration Fund.

In connection with each of the above exhibitions a strong local committee was formed to carry out the arrangements, on which the Joint Committee had representatives. We are pleased to report that in every case a fine and varied display of co-operative productions was made by the exhibiting societies, and the exhibitions were well attended by the public. We cannot conclude this report without mentioning the great loss which the co-operative movement has sustained

by the death of Mr. J. C. Gray, the late General Secretary of the Co-operative Union. From the inception of this committee in 1901 to 1909, Mr. Gray acted as its chairman and was responsible to a large degree for its successful work.

W. LANDER, Chairman.

T. HORROCKS, Secretary.

22. JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

REPORT OF THE COMMITTEE.

The committee is constituted as follows :—

Representing the Co-operative Union : Messrs. J. Davison, T. Redfearn, B. Williams, and A. Whitehead.

Representing the Trades Union Congress Parliamentary Committee : Messrs. C. W. Bowerman, W. Mullin, J. A. Seddon, and W. Thorne.

Since last Congress the services of this committee have been called into requisition on three occasions.

The first case was submitted by the Amalgamated Union of Co-operative Employés on behalf of the Glycerine and Caustic Workers engaged in the Dunston Soapworks of the Co-operative Wholesale Society.

The dispute arose through the action of the Co-operative Wholesale Society in reducing the hours of labour to 48. Under the old conditions the men had been able to earn an average wage of 31s. 6d. per week of 63 hours, and under the new conditions, although the Co-operative Wholesale Society had increased the rate of pay from 6d. to 7½d. per hour, it was only possible for the men to earn 29s. per week of 48 hours. The men asked that they should be paid 31s. per week (six shifts guaranteed), this is at the rate of 7¾d. per hour.

The committee had laid before them statements from the Amalgamated Union of Co-operative Employés and the Co-operative Wholesale Society, they also met representatives from both sides in order to receive further information. After the statements had been supplemented by the representatives, the committee gave the matter lengthy and careful consideration, eventually passing the following resolutions :—

- (a) That this committee expresses its appreciation of the action of the Co-operative Wholesale Society Limited in reducing the hours of labour to 48 per week.
- (b) That the employés in the Glycerine and Caustic department of the Co-operative Wholesale Society Limited be paid at the rate of 29s. per week of 48 hours until 1st January, 1912, to be then increased to 29s. 6d., and on 1st January, 1913, the wages to be further increased to 30s. per week of 48 hours, but that the request of the Amalgamated Union of Co-operative Employés that six shifts be guaranteed be not acceded to.

The second question submitted to the committee by the Co-operative Wholesale Society was of a more difficult character, as the men employed at the Avonmouth Corn Mill of the Co-operative Wholesale Society had entered upon a strike before submitting the dispute to the arbitration of this committee, as provided in the rules and regulations agreed upon by the Co-operative and Trades Union Congresses.

The strike arose through the dismissal of two employés, and the local branch of the Amalgamated Union of Co-operative Employés were under the impression that this was a case of victimisation and that the two men had been discharged on account of the action taken by them on behalf of their unions.

One of the men was a member of the Dockers' Union and the other of the Amalgamated Union of Co-operative Employés. The Dockers' Union had considered the case of their member and were agreeable to abide by the decision of the Joint Committee, not so the Amalgamated Union of Co-operative Employés. They contended that the rules and regulations were not intended to deal with cases similar to the one under consideration, as it could not be classed under the heads provided in the rules.

The Co-operative Wholesale Society entered a strong protest against the action of the unions in sanctioning a strike without first approaching the directors, when they failed to obtain satisfaction from the manager of the mill and before calling in the services of the Joint Committee.

The committee heard evidence from all parties to the dispute but did not at the first meeting come to a final decision. They asked the Amalgamated Union of Co-operative Employés to express their willingness to accept the arbitration of the Joint Committee, meantime a request be made for all men to return to work; and that the Co-operative Wholesale Society directors be asked to acquiesce in such a course being taken. In the event of either party not accepting, it was decided that a further meeting of the committee be held at once.

The requests of the committee not being complied with, a further meeting became necessary; this was held on 2nd January, 1912. At this meeting it was reported that the Co-operative Wholesale Society directors agreed to accept the finding of the committee, but it was not possible to ascertain from their correspondence whether the Amalgamated Union of Co-operative Employés were agreeable or not.

The Joint Committee, however, after carefully considering all the evidence submitted, adopted the following resolutions:—

- (a) That this committee is unanimously of opinion that neither of the two men had been discharged for any part they had taken in the work of their respective trade unions.
- (b) That the ordinary custom of dismissing stationary boiler-firemen had not been observed in the case of one of the men, such custom being at least one week's notice or wages in lieu of notice. We therefore recommend compensation accordingly.
- (c) That this committee recommend the reopening of the mill at once,

and that all the other employés be reinstated in their former positions.

- (d) That repeated statements having been made by Mr. Lander that any further points in dispute would be considered by the Co-operative Wholesale directors, we urge upon the Amalgamated Union of Co-operative Employés the necessity of submitting the same without delay.
- (e) That we regret that the Amalgamated Union of Co-operative Employés have not carried out the proper procedure and regulations of submitting the case to the Joint Board prior to entering upon a strike, as the Joint Committee was established some years ago to settle disputes between co-operators and their employés in the interests of industrial peace.
- (f) That a copy of these resolutions be forwarded immediately to the secretaries of the Amalgamated Society of Co-operative Employés and the Co-operative Wholesale Society.

The third matter referred to the Joint Committee came on the appeal of the United Carters' Association in reference to a dispute as to wages paid to carters, &c., by the Leeds Industrial Co-operative Society.

The committee met at Leeds on 11th April to consider the matter, and decided to allow both parties to be present together at the meeting in order to submit their cases.

The general secretary of the Carters' Union submitted the claims on behalf of his union, which were as follow :—

MILL DEPARTMENT.

1. Minimum rate of wages for drivers of one horse be £1. 7s.
2. Minimum rate of wages for drivers of two horses be £1. 10s.
3. All carters to commence duty at 6 a.m., turn out in gears at 7 a.m., and finish in gears at 5 p.m., for the first five days of the week.

Inclusive of one hour for dinner for the first five days of the week. The dinner-hour to be taken as near as possible to midday. Should any dinner-hour not be completed by 3 p.m. the same shall be considered as having been worked, and the same to be paid at the rate of 6d. per hour.

4. Saturday.—All carters to commence duty at 6 a.m. and finish in gears at 12 noon.

SUNDAY DUTY.

5. All carters called upon to turn out in gears between 12 p.m. on Saturday midnight and 12 p.m. on Sunday midnight be paid at the rate of 1s. per hour, with a minimum of 3s. 6d. for each time of turnout.

EXPENSES.

6. All men called upon to do journey work to be paid at the rate of 1s. per day expenses.

WEEK-END OSTLING.

7. All horses to be ostled three times from time of finish on Saturday, namely, Saturday evening, Sunday morning, and Sunday evening, and that ten horses shall be the maximum number of horses one man shall be called upon to ostle. All horse-drivers to take their turn periodically.

8. All previous practices not herein mentioned to remain as at present.

9. Regulations embodying the rates of hours and conditions of this agreement be printed and hung up in the stables.

MOTOR MEN.

10. That all steam wagon drivers be paid at the rate of £1. 18s. per week.

11. Steam wagon assistants to be paid at the rate of £1. 7s. per week.

12. Hours and conditions of labour the same as the mill staff.

BUTCHERING DEPARTMENT.

13. That all drivers of the above department be placed on the same basis as the mill department.

The Leeds Society having recently, in several instances, advanced the wages of employés in the coal department, the secretary of the Carters' Union, therefore, made application for the society to pay to the carters the sum of 27s. per week as the minimum wage.

In their reply, the Leeds Society representatives stated that whilst they were desirous of meeting the men as far as possible, and, in many cases, had already granted substantial increases of pay, it was felt that to agree to the men's demands in their entirety would be to seriously injure the society's welfare. They were already paying higher wages than any other firm in Leeds, and, owing to the exceedingly keen competition to which they were subjected by cutting firms and multiple shops, any increase of expenses must be disastrous in its effects upon the society's efficiency for good to its members. It was unfair that whilst the rate of wages of carters employed in the Leeds district was so low the Carters' Union should attack the one firm that was already paying the highest standard. Further, they pointed out that in addition to the higher pay they gave to their carters and vanmen they also gave holidays without loss of pay, the number of days in the year amounting in some cases to no less than sixteen. They were, however, quite prepared to leave the whole matter in the hands of the Joint Committee. The directors of the society had prepared and handed to each member of the committee a statement showing the number of men employed and wages paid in the departments in question.

The Carters' Union also expressed their willingness to accept the finding of the Joint Committee.

After hearing the lengthy statements made by both parties and the replies to the numerous questions, the Joint Committee considered all the points submitted, and they recognised that the wages paid by the society and the conditions under which the men worked were, on the whole, superior to those

generally prevailing in Leeds. The representatives from the Leeds Society stated that the directors were prepared to consider and adjust the wages at the depôts. This statement was accepted by the Joint Committee, and the following resolutions were passed :—

1. That equal pay be made for similar work at depôts to that prevailing at Victoria Bridge and St. Peter's Wharf.
2. That 2s. be paid for week-end ostling.
3. That the 21 carters receiving 24s. per week have an increase of 1s. per week, viz., one carter at Victoria Bridge and 20 at the depôts.
4. That the United Carters' Association of England be requested to take immediate steps to introduce a minimum wage for all carters in Leeds, as the Joint Committee consider it would be unfair to again approach the Leeds Society for an increase until the standard rate of wages in Leeds has been brought up to that obtaining in the Leeds Society.

23. CO-OPERATIVE DEFENCE COMMITTEE.

REPORT OF THE COMMITTEE.

The Co-operative Defence Committee consists of the following :—

Representing the Co-operative Union: Messrs. J. Davison, W. Gregory, W. J. Gilbert, and B. Williams.

Representing the Co-operative Wholesale Society: Messrs. T. W. Allen, J. Fairclough G. Hayhurst, and G. Warwick.

Representing the Co-operative Productive Federation: Mr. R. Halstead.

The services of this committee have not been called into requisition during the past Congress year. No case sufficiently serious to warrant the calling together of the committee has been brought to our notice.

The methods adopted at the present time by the opponents of the co-operative movement appear to be by anonymous correspondence in the local press, and the distribution of leaflets of the usual type. These attacks have been met by the societies holding propaganda meetings and distributing literature supplied by the Co-operative Union. The result has been directly contrary to that expected by the writers, as in many instances it has been the means of re-awakening the interest of officials connected with societies that may have become apathetic, and the propaganda work undertaken has given an impetus to the movement.

The committee are prepared, should it be thought necessary after consideration, to take immediate action in any case submitted to them.

24. COMMITTEE ON CREDIT TRADING.

REPORT OF THE COMMITTEE.

This committee for the past Congress year has been constituted as follows :—

Section.	Name of Representative.
Midland	Mr. J. Butcher.
Northern	Mr. J. Davison.
North-Western	Mr. W. Gregory.
Scottish	Mr. J. Patterson.
Southern	Mr. R. Rowsell.
South-Western	Mr. W. J. Gilbert.
Western	Mr. J. R. Davies.

Three meetings of the committee have been held, viz., on 15th September and 10th November, 1911, and 16th March, 1912. At the first meeting Mr. W. J. Gilbert was appointed chairman, and Mr. T. Horrocks, secretary, in place of Miss Spooner, who resigned, and to whom the thanks of the committee were accorded for past services.

The committee has worked entirely through the Sectional Boards, to whom a statement was sent showing the amount of credit given by societies in the various sections, and they were requested to get into touch with the societies giving credit, with the view to it being abolished where possible, or otherwise reduced in amount. The Sectional Boards were also requested to convene conferences in order to have discussed the pamphlet published by this committee, entitled "The Limitation and Control of Credit Trading." We have to report that the action of the sections in response to our requests has been as follows:—

Midland Section.—Members of the Board have interviewed the executives of the various district associations, and in some cases a delegation, consisting of a member of the Board, one from the district executive, and a representative from the Women's Guild, has waited on societies. Conferences have also been held in several districts to discuss the report of the Anti-Credit Committee.

Northern Section.—The subject of credit has been discussed with the district committees, and it will also be brought specially before the annual conference with the view to some definite action being taken.

North-Western Section.—A special conference was held in Manchester on Saturday, 17th February, which was attended by over 500 delegates, when the paper published by this committee, entitled "The Limitation and Control of Credit Trading," was read and discussed. The following resolution was passed, viz. :—

That, inasmuch as credit trading is a direct violation of one of the vital principles of co operation, this conference of societies in the North-Western Section of the Co-operative Union Limited is of opinion that management committees of distributive societies, where the credit system obtains, should use their best efforts to bring about its curtailment or entire abolition.

The district executives were also requested to use their influence with the societies with the view to minimising the evil.

Scottish Section.—The Board have not taken any special action, but have continued their previous policy of urging upon societies at every opportunity to regulate their credit trading and reduce it whenever possible.

Southern Section.—The question was referred to the districts, with the request that conferences should be held to discuss the subject. In most cases this request was complied with.

South-Western and Western Sections.—No special action taken.

At the second meeting of the committee a letter was submitted from the Women's Guild intimating their decision to withdraw their representatives from the committee, on the ground that under its present constitution and the changed methods of work the best results would not be achieved. Due consideration was given to this decision on the part of the committee, and the following resolution was passed, viz. : —

That we regret the withdrawal of the Women's Guild representatives, but in our opinion the constitution of the committee is based on right lines, and we cannot recommend any change to be made in it.

In view of the attitude taken up by the guild, with respect to the constitution of the committee, we submit a brief review of its work and constitution from its formation, viz. : —

BRIEF REVIEW OF THE WORK AND CONSTITUTION OF THE ANTI-CREDIT COMMITTEE.

1906.

This committee was formed in 1906, two representatives being appointed from the United Board, and two from the Women's Guild. Mr. J. Johnston was appointed chairman, and Miss Spooner secretary ; a brief report containing these facts was submitted to the Birmingham Congress.

1906-7.

The constitution of the committee as outlined above was continued during the Congress year 1906-7. Six meetings were held, three of which took place at the same time and place as the joint conferences with societies' committees. The work of the committee consisted of : —

- (1) Holding joint conferences of management, educational, and guild committees, to discuss the question of credit, and steps that might be taken to abolish it.
- (2) Collecting information about the methods adopted by societies in dealing with debts.

Forty-four joint meetings were held, and one or more members of the sub-committee attended each. The societies visited were as follows : —

Midland Section ..	5
Northern Section	3
North-Western Section	11
Southern Section	22
Western Section	3

It was also reported that nine societies had abolished credit during the year.

At the conclusion of the committee's report to Preston Congress, a paragraph was inserted stating that in the opinion of the United Board there was no necessity for a special and distinct committee to continue in existence, as it was thought the work could be done equally well by the Sectional Boards. It was therefore proposed not to reappoint the committee, but to ask the Sectional Boards to undertake the work.

On the report of the committee coming up for consideration at Congress, a resolution was proposed and carried directing that the committee be re-appointed as then constituted.

1907-8.

The resolution passed at the Preston Congress was submitted to the next United Board meeting held on 10th August, 1907, when they decided to refer it to the Sectional Boards, with the request to appoint one member to deal with the credit question in their own particular section.

Appointments were made by each section, and the Credit Sub-committee were notified that these gentlemen were prepared to carry out any work in their respective sections.

The United Board appointed two of their number to act on the Central Committee, which was constituted as before.

The report of the committee to the following Congress at Newport stated that three meetings had been held. The work was carried on on lines laid down previously, viz., by round table conferences, which were attended by the sectional representatives and representatives from the women's guilds. Meetings were held as follows :—

Midland	3
Northern	2
North-Western	5
Southern	5

The report also stated that with the view to ascertaining the results of the previous year's work, the balance-sheets of 32 of the societies visited were compared in order to ascertain whether credit trading had diminished. In one instance only had it been abolished, and whilst the total debts did not show any great diminution, 20 of the societies had enforced, or were about to enforce, measures for the curtailment of it.

At the end of this report it was stated that they had passed a resolution and forwarded same to the United Board, as follows :—

That, in view of the desirability of continuing the Anti-Credit Campaign, we recommend to the consideration of the United Board that a Special Joint Anti-Credit Committee be reappointed, and that it consist of one representative of each Sectional Board and two

members of the Women's Guild, and that the member from the section should in each case be one of their representatives on the United Board; the committee meetings to take place at the time of the United Board meetings, thus ensuring economy of expenditure, whilst bringing the work of the Anti-Credit Committee into close touch with that of the United Board.

This resolution was considered by the United Board and eventually adopted by the Central Board at a meeting held at Newport on 6th June.

1908-9.

The constitution of the committee was thus changed from a joint committee of representatives from the United Board and the women's guilds to a committee representative of each of the sections and of the Women's Guild.

The committee met three times, on the days of the United Board meetings. Lists were compiled showing the credit given in each section and district, and sent out to the sections with a request that the district executives should consider them, when a representative of the committee would attend.

As an outcome of the work 23 conferences were held.

During the year two pamphlets were issued by the committee, which had a large circulation, and were used for conference work.

At the request of the committee, the United Board also decided that additional information be asked for in the annual statistical return in regard to the amounts shown as debts owing to the society, and that such amount should be obtained under separate heads as follows:—

Accounts owing to the society:

- (a) For shop goods.
- (b) For goods sold on the hire system.
- (c) For goods produced in, or for work done by a productive department.
- (d) Work done or goods sold on contract to public bodies.

1909-10.

The constitution of the committee was the same as last year, viz:—One representative from each Sectional Board, and two from the Women's Guild. Three meetings were held, each on the same day as the United Board meetings.

Statistics were prepared and sent out to each section, and the boards were asked to bring pressure to bear on those societies which were hiding their debts in stocks, and not allowing them to appear on the balance sheets. The work was taken up by the district executives and meetings held in 13 of the districts.

The committee also had before them the question of establishing "Emergency Funds," and as the result of an inquiry, it was found that 31 societies had funds of this kind in existence.

A resolution was submitted to the Plymouth Congress calling attention to the fact that 71 per cent of the distributive societies were allowing credit for shop goods, and urging management committees to take further steps to limit or abolish the system as being contrary to the principles of the movement.

1910-11.

Committee constituted as at present. Three meetings held on same day as United Board meetings.

Credit statistics based on the figures for 1910 were compiled, which showed an increase of over £40,000 in the total debts of the distributive societies.

The report of the committee to the Bradford Congress stated that valuable help had again been given by the districts in holding conferences and sending representatives to meet the committees of societies.

The subject of "Emergency Funds" was discussed at a large number of meetings and conferences, and the Women's Guild appointed special speakers in each district to take up the subject of "Cash Trading" and give addresses to the various guild branches.

The committee are strongly of opinion that the work of combating and mitigating the evils of credit trading should be performed by the Sectional Boards, to whom has been entrusted the charge of safeguarding the interests of the societies in their own particular sections, and they are strengthened in this view by the fact that, notwithstanding the large amount of work which was done when the committee was constituted of only two representatives from the United Board and two from the Women's Guild, with power to approach credit-giving societies direct, with the exception of one year, viz., in 1908, the average credit per member has not been reduced, as will be seen by the following statistics: -

	Societies.	Members.	Trade.	Credit.	Average Per Member.
			£	£	s. d.
Preston, 1907	1,448	2,222,417	63,353,772	915,955	8 8 $\frac{3}{4}$
Newport, 1908	1,443	2,323,378	68,147,529	977,953	8 5
Newcastle, 1909 ..	1,428	2,404,595	69,783,278	1,056,819	8 9 $\frac{1}{2}$
Plymouth, 1910 ..	1,430	2,469,039	70,315,078	1,101,174	8 11
Bradford, 1911....	1,428	2,542,532	71,854,332	1,111,004	8 9

AVERAGE CREDIT PER MEMBER.

	1907.	1908.	1909.	1910.	1911.
	s. d.	s. d.	s. d.	s. d.	s. d.
Irish Section	15 10½	15 11½	10 10	10 10	8 2½
Midland Section	3 4½	3 2½	3 2	3 9	3 9½
Northern Section ...	10 7½	10 10½	10 10	12 11	13 6
North-Western Section	4 10½	5 3½	4 8	5 4	5 3½
Scottish Section	19 5	19 9½	20 5	20 7	20 7½
Southern Section	4 5	4 7½	4 8	4 10	4 11½
South-Western Section	1 7½	2 4½	2 6	2 7	2 8½
Western Section	11 10	13 7½	15 3	15 6	16 0½

W. J. GILBERT, Chairman.

T. HORROCKS, Secretary.

THE CENTRAL BOARD.

25. RULES OF THE UNION.

The rules of the Union as amended at Bradford Congress, have now been registered, and copies supplied to all societies members of the Union.

Proposed amendments to the rules of the Union have been sent in by societies, copies of which have been printed and issued along with this report. The amendments will be submitted immediately after the Central Board Report.

26. HONORARY MEMBERS.

The following gentlemen are submitted for appointment as honorary members of the Central Board for the coming Congress year. They have been recommended by their Sectional Boards and are approved by the United Board:—

Section.

Members.

Midland Messrs. E. L. Griffiths, D. McInnes, S. Redfern,
W. W. Smith, and G. Woodhouse.

Northern Messrs. H. R. Bailey, W. Crooks, and T. Rule.

North-Western Messrs. C. J. Beckett and F. Hardern.

Section.	Members.
Scottish	Messrs. J. McMurren and A. Meldrum.
Southern	Messrs. A. H. D. Acland, E. O. Greening, G. Hines and H. Vivian.
South-Western.....	Mr. T. Gidley.

RESOLUTION.

That the afore-mentioned be appointed as honorary members of the Central Board for the ensuing year.

OFFICERS OF THE UNION.

At the Bradford Congress it was reported that, owing to the unfortunate breakdown in health of the General Secretary (Mr. J. C. Gray), it had become necessary to appoint a successor. Mr. Gray had held the position for 20 years having displayed conspicuous ability and achieved success. The United Board sincerely regretted the necessity, but as there was no probability of Mr. Gray being again able to undertake the duties, they were reluctantly compelled to take the course suggested.

The United Board have appointed as his successor the former Assistant-Secretary (Mr. A. Whitehead) whose appointment requires the confirmation of Congress in accordance with Rule 43 (2).

27. DECEASED MEMBERS OF THE BOARD.

Since last Congress we have to record the death of two members of the Board—Mr. J. W. Fawcett (Leeds), who was at the time of his death a member of the North-Western Sectional Board, on which he had been a sectional representative since 1895; and Mr. Abraham Greenwood, who had been a member of the Board from 1870 to 1902, when, owing to advancing years, he retired, and was appointed as an honorary member, which position he retained up to the time of his death. Both gentlemen had been most devoted workers in the cause of co-operation, sparing no pains to carry out the ideals of the pioneers.

The Sectional Board, on behalf of the Union, conveyed to their relatives sympathy and condolence and an expression of appreciation for the valuable services rendered to the movement.

It is with the deepest regret that we have to report the death of our highly-esteemed late General Secretary (Mr. J. C. Gray), who passed away at his residence on Saturday, 24th February, and was interred at Hebden Bridge on Wednesday, 28th February. Representatives from societies and other organisations to the number of 220 attended his funeral, and many societies and friends sent floral tributes.

Mr. Gray was elected General Secretary in 1891, on the retirement of Mr. E. Vansittart Neale. Prior to this he had held the position of Assistant-Secretary since 1883. From the time of his appointment his whole energies were devoted to extending and consolidating the movement for which he cared so much, and

the work of successfully building up the Co-operative Union, which was so well begun by Mr. Neale, was due in great measure to his personal influence, his powers of organisation and administration.

He was for many years a leader in the International Co-operative movement, and was as well known in many parts of the Continent as in Great Britain. He was always a firm believer in the influence which such a movement could exert in the preservation of peace among the nations.

The United Board, at its meeting held on 16th March, passed the following resolution:—"This Board records its deep sense of the great loss suffered by the co-operative movement owing to the death of its esteemed late General Secretary (Mr. J. C. Gray), the value of whose services can never be adequately appreciated. During his period of office the movement made unexampled progress, both in its educational and commercial aspects, much of which was undoubtedly due to his wise administration. And, further, that its warmest sympathy be extended to Mrs. Gray and family in their bereavement."

The Board further considered the best method of perpetuating his memory, and decided that the matter should be referred to the Central Board. No doubt they will be prepared with some recommendation to submit to Congress.

THE SECTIONS.

28. REPORTS OF THE SECTIONS.

For full particulars and details of the work of the various sections, we must refer you to their own reports; but for the purpose of bringing before your notice some of the principal matters dealt with, we give the following summary: -

(1) IRELAND.

(a) Propaganda.—During the year two societies have been registered, the formation of these being directly due to the work of the propagandist agent (Mr. R. Fleming), one at Drumaness (Co. Down) and the other at Middletown (Co. Armagh). Provisional committees have been formed in other towns and it is quite probable that societies may be commenced at an early date. Mr. Fleming has visited practically all of the distributive societies in Ireland, and has audited the accounts of about nine or ten societies, thus keeping in close touch with their working.

(b) Conferences.—Two conferences in the Northern District, two in the Southern District, and two special conferences have been held in Belfast of managers, secretaries, and committees. The joint annual conference was held in Lisburn.

(c) Progress.—Many of the societies continue to make progress, notably Belfast, where the success has been almost phenomenal

(2) MIDLAND.

(a) Trade of Section.—Particulars are given of the increase in trade, &c., of the societies in the section.

(b) Propaganda.—At the first meeting after Bradford Congress the Sectional Board prepared a scheme of propaganda work to be undertaken jointly with a number of societies; this joint work has resulted in an extension of the movement and an increased trade.

(c) Overlapping.—The question of overlapping has occupied the attention of the Board; notwithstanding all their efforts to arrange boundary lines between the societies concerned and the curtailment of van deliveries, the Sectional Board regret they have not been able to overcome the difficulty.

(d) Sectional Conferences.—Sectional conferences have been held at Tamworth, Kettering, Newark, and Lincoln. At the first three mentioned places the conferences were held concurrently, and the subject for discussion was "Propositions regarding the Theory of the Co-operative Movement." The conference at Lincoln was held in connection with the Lincoln Society's Jubilee, and the subject for consideration was "Co-operative Farming."

(e) Credit Trading.—Steps have been taken in conjunction with the District Associations and the Women's Guild, wherever possible, to hold conferences on the subject of "Credit Trading" and to arrange visits to societies.

(3) NORTHERN SECTION.

(a) Convalescent Home.—Particulars are given in the report of the satisfactory progress of the convalescent home at Gilsland.

(b) Training of Employés.—The Sectional Board expresses regret that the recommendation of the educational committee, for the formation of classes for the training of employés, has not received the support of the societies in the section.

(c) Sectional Exhibition and Demonstration.—The annual demonstration and exhibition was last year held at North Shields, and in connection therewith the usual conferences and public meetings were held.

(d) Overlapping.—The question of overlapping has again received the careful consideration of the Board. The section has been divided into districts and proposals submitted for the formation of local committees to deal with cases arising

(e) Choral Competition.—The usual choral competition was held last year, and on this occasion at Newcastle.

(f) Consett Disaster.—Particulars are included in the report of the terrible calamity that befell the Consett Co-operative Society's Choir through the overturning of the char-a-banc in which the choir were travelling to take part in a contest.

(g) Agricultural Co-operation.—Some progress has been made in the section in agricultural co-operation. The Board has kept in close touch with the work in the Agricultural Organisation Society.

(h) **Managers' Conference.**—A managers' conference was held at Sunderland in order to discuss the question of Federated Bakeries. The conference approved of the idea and suggested a course of action; a sub-committee was appointed to carry the resolution of the conference into effect.

(4) NORTH-WESTERN SECTION.

(a) **Trade of Section.**—Attention is called to substantial increases in the trading operations of societies in the section, notwithstanding the industrial struggles that have taken place.

(b) **Sectional Conferences.**—Five sectional conferences have been held—(1) at Blackpool, when the subject for consideration was "The need of more Convalescent Homes in the North-Western Section"; (2) at Brighouse; (3) at Manchester, at these two the business was consideration of the question of the "National Insurance Act as it affected the Movement"; (4) at Manchester on "Credit Trading"; and (5) at Eccles for consideration of the Sectional and District Reports.

(c) **Secretaries' Conference.**—One conference has been held with the assistance of the Secretaries' Association, when the subject for consideration was "Depreciation and Reserve Funds."

(d) **Uniform Rules.**—The question of uniform rules for the governance of district associations has received the attention of the Board and district conferences; it has been decided that each District Association be allowed to prepare a set of rules by which it shall be governed, subject to such rules being approved by the Sectional Board.

(e) **Boundaries Committee.**—The report gives particulars of the work undertaken by this committee. It has during the year dealt with very many cases of overlapping in various parts of the section.

(f) **Demonstration and Exhibition.**—The Annual Sectional Demonstration and Exhibition was held at Blackburn in September, 1911. In connection with the demonstration the usual contest of choirs, &c., took place.

(g) **Classes.**—Salesmen's classes have been organised at six centres and 150 students enrolled. The Board appeal to committees of societies to encourage the formation of further classes.

(h) **Agricultural Organisation.**—The Sectional Board has kept in close touch with the North Wales Section of the Agricultural Organisation Society through its representative on the joint Board.

(i) **Convalescent Homes.**—Reference is made to the convalescent homes, and the question of extending the home at Blackpool has been under consideration.

(j) **General.**—Special efforts have been made by the Sectional Board with a view to bringing into the Union those societies that had not yet joined. Twelve societies in this section have been admitted during the year.

(5) SCOTTISH.

(a) **Work of the Section.**—The report deals with the work done by the section and the varied character of the matters receiving attention.

(b) *Scottish National Conference.*—The twelfth annual conference of societies in Scotland was held at Perth. The principal business was consideration of the annual report of the section and district associations. The question of overlapping was discussed and a paper read on the "Rise of the Multiple Shop : its methods and its effect upon Retail and Wholesale Co-operation, and what Co-operation should do to arrest its competition."

(c) *International Co-operative Congress.*—Particulars are given in the report of the formation of a representative committee to make arrangements for the International Congress which is to be held in Glasgow during 1913.

(d) *Overlapping.*—Efforts have been made during the year to minimise the congestion and overlapping existing in the section, and the matter is receiving further attention by the Sectional Board.

(e) *Amalgamation.*—The Sectional Board report with satisfaction their efforts at consolidation of the movement in congested districts by the uniting of the societies by amalgamation, or taking over the engagements of societies. Several amalgamations have been completed and others are under contemplation.

(f) *Sectional Conferences.*—Two special conferences have been convened in conjunction with the Scottish Central Committee on Education : (1) at Glasgow, when the subject for consideration was—"The Future Development of Production by the Scottish Co-operative Wholesale Society;" and (2) in Edinburgh, the subject for discussion being - "Shall the Co-operative Movement form an Approved Society under the National Insurance Act."

(g) *Membership of the Union.*—The Sectional Board has issued a circular to societies not members of the Union urging them to consider the question and join the Union.

(h) *Defence.*—The Scottish National Co-operative Defence Association has been actively engaged during the year—a detailed report of the work done by the committee is included in the Sectional Report.

(i) *Co-operative Homes.*—Satisfactory reports are given of the two Co-operative Convalescent Homes at Abbotsview and Seamill, showing increased income and an increase in the number of convalescents visiting the homes.

(j) *Other Organisations.*—Mention is made of the Scottish Co-operative Veterans' Association and its work; also of the Scottish Co-operative Holidays Association and the results of its work during last season.

(6) SOUTHERN.

(a) *Conferences.*—Four sectional conferences have been held during the year, all these taking place in London.

(b) *Propaganda.*—Special propaganda work has been undertaken in various parts of the section by means of a special canvasser.

(c) *Overlapping.*—The question of overlapping has been receiving a great deal of attention by the Sectional Board, but, unfortunately, settlements have not been arrived at in all cases.

(d) *Amalgamations.*—Two amalgamations have been effected during the year—Long Wittenham with Oxford Society and East Grinstead with Haywards Heath Society.

(e) **Boundaries.**—The rearrangement of district boundaries is at present under consideration by the Sectional Board.

(f) **Educational Work.**—Mention is made of the educational efforts and the successful working of a teachers' training class, at which the average attendance of 24 students has been maintained. Eighty-five societies have applied for the loan of lantern slides, and 7,120 slides have been issued.

(g) **Convalescent Fund.**—During the year subscriptions and donations amounted to over £709, and 292 cases have received benefit at an aggregate cost of £585.

(7) SOUTH-WESTERN.

(a) **Conferences.**—The Sectional Board arranged a joint conference with the Devon District Association, which was held at Exeter. At this conference a programme of propaganda work was mapped out with a view of rendering assistance to the weak societies. A combined sectional conference was held at Plymouth, at which the question for discussion was the subject of "Matters of Moment."

(b) **Propaganda.**—A scheme of special propaganda was arranged for the County of Somerset, and successfully carried out by the propagandist agent of the Union, assisted by the members of the Board.

(c) **Overlapping.**—The question of overlapping by several of the societies in the section has received the attention of the Board, and in one or two instances satisfactory arrangements have been made to minimise the evil.

(8) WESTERN.

(a) **Organisation.**—The report indicates that the district associations have been active and energetic during the year, and that much good has resulted from their labours.

(b) **Propaganda.**—Special propaganda work has been undertaken by the Sectional Board, and the services of Mr. Griffiths (propagandist agent) have been beneficial; he has canvassed the districts and arranged public meetings at which members of the Board attended; good results are expected from these efforts.

(c) **Conferences.**—Two sectional conferences have been held—(1) at Cardiff, when the question dealt with was the "Educational Programme"; (2) at Gloucester, the paper for discussion being entitled "The rise of the Multiple Shop."

(d) **Overlapping.**—Several cases of overlapping have been remitted for the consideration of the Sectional Board, and in one or two instances has resulted in satisfactory arrangements being made as to boundaries.

(e) **Demonstration.**—During the year an Exhibition and Choral Festival was held at Pontypridd, this has been the means of infusing new life into some of the societies in that district. In connection with the demonstration an employés' conference was held, at which a paper was read on "The Relation of the Co-operative Employé to Co-operative Productions."

FINANCES OF THE UNION.

29. RECEIPTS AND EXPENDITURE.

The balance sheet which appears at the end of this report gives details of the expenditure of the funds of the Co-operative Union during the financial year 1911.

Below we give a summary of the accounts showing how the receipts and expenditure compare with those of 1910.

RECEIPTS.

	1910.		1911.
	£ s. d.		£ s. d.
Subscriptions and Donations	10877 18 6	....	10924 3 6
Sale of Publications	1590 5 4	....	2622 8 0
Advertising	64 17 6	....	31 17 6
Dividend and Interest Received.....	10 3 2	....	10 0 6
" " " Credited	167 16 7	....	324 0 9
Balance of Bank Interest and Commission	54 0 6	....	65 6 5
Postage repaid by North-Western Section	5 15 0	....	12 9 11
	<hr/>		<hr/>
	£12770 16 7		£13990 6 7

EXPENDITURE.

	1910.		1911.
	£ s. d.		£ s. d.
Congress	599 14 0	....	399 10 0
United Board and Office Committee.....	179 18 11	....	226 12 9
Joint Parliamentary Committee.....	155 7 7	....	189 6 1
Education Committee.....	899 18 3	....	711 14 11
Joint Propaganda Committee.....	128 18 5	....	146 0 1
Joint Exhibitions Committee	80 2 0	....	67 3 10
Joint Committee of Trade-unionists and Co-operators	3 0 0	....	12 9 1
Defence Committee.....	16 19 5	....	—
Committee on Credit	32 12 11	....	2 4 6
Irish Propagandist Agents' Expenses	240 13 7	....	215 6 11
Conferences and Meetings attended on behalf of United Board	315 0 2	....	408 4 0
Subscriptions and Grants.....	499 3 6	....	495 5 0
Legal Advice	178 12 2	....	196 14 1
Preparation of Text Books	120 0 0	....	145 0 0
General Printing	1929 5 0	..	2646 6 5
Central Office Expenses	3099 11 8	....	3171 4 11
Neale Centenary Expenses	6 8 3	..	—
Law Cases (on account) .... ..	—	....	400 0 0

Sectional Expenses:—

	1910.				1911.		
	£	s.	d.		£	s.	d.
Ireland	69	11	10	....	72	8	5
Midland	411	8	5	....	452	14	8
Northern	610	2	4	....	677	3	10
North-Western	963	10	8	....	887	8	9
Scottish	798	2	5	....	826	0	4
Southern	951	11	1	....	965	0	2
South-Western	352	9	4	....	297	2	2
Western	257	2	2	....	273	15	2
	<hr/> 4443 18 3				<hr/> 4451 13 6		
	12919 4 1				13944 16 1		
Balance of Income over Expenditure	<hr/> —				45 10 6		
Balance of Expenditure over Income	148 7 6				<hr/> —		
	<hr/> £12770 16 7				<hr/> £13990 6 7		

30. CONTRIBUTIONS FROM SOCIETIES.

We are pleased to report a slight increase in the income of the Union from contributions, as compared with the previous year.

The amended rules passed at Bradford Congress make provision for a uniform basis of contribution by distributive societies at the rate of 1½d. per member per annum. A number of the larger societies to which this would mean an increase have taken exception to the rule, and approached the United Board with a request that an amended scale, making provision for some reduction in the case of large societies should be brought before Congress.

The matter has received the most serious consideration of the Board at its meetings, but they could not possibly consent to submit proposals to Congress for an alteration of the rules relating to contributions.

The following is a summary of the contributions received from the societies in the various sections, and also the amount of income received from publications, advertisements, dividends, and interest:—

	1909.				1910.				1911.		
	£	s.	d.		£	s.	d.		£	s.	d.
Subscriptions from Sections:—											
Ireland	45	15	2	..	50	14	5	..	61	15	3
Midland	1,235	0	8	..	1,258	10	3	..	1,310	17	8
Northern	1,435	0	0	..	1,481	15	2	..	1,403	13	9
North-Western	4,153	14	4	..	4,194	9	9	..	4,229	2	8
Scottish	1,607	0	8	..	1,621	0	6	..	1,639	3	2
Southern	1,393	3	4	..	1,393	2	1	..	1,421	14	1
South-Western	391	7	2	..	439	14	1	..	418	1	9
Western	389	18	4	..	438	12	3	..	439	15	2
	<hr/> 10,650 19 8				<hr/> 10,877 18 6				<hr/> 10,924 3 6		

taken steps to erect such a building, first on account of the necessity of providing increased accommodation for the Union, and secondly to perpetuate the memory of the late Mr. G. J. Holyoake. Mr. E. O. Greening performed the opening ceremony, and spoke of the life work of Mr. Holyoake and his connection with the co-operative movement. Mrs. Holyoake-Marsh (daughter of Mr. Holyoake) attended, and thanked the co-operators for the honour conferred upon her father by the erection of such a memorial.

PUBLICATIONS.

33. NEW PUBLICATIONS.

Publications have been issued as follows :—

(a) REPORTS.

Report of the Bradford Congress, 1 vol., 681 pages.

(b) BOOKS.

"Lives of Great Men and Women," edited by Miss C. Webb, 5,000 copies.

(c) PAMPHLETS.

"Inaugural Address at Bradford Congress," by Mr. G. Thorpe, of Dewsbury.

"Co-operation in Relation to the Trust Movement," by D. H. Macgregor, M.A. (Leeds University), 5,000 copies.

"The Future of Our Young People," Miss Margaret Mc.Millan, 5,000 copies.

"Women Co-operators: Their Place and Work in the Movement," by Mrs. R. Neal (Wood Green), 5,000 copies.

"The National Co-operative Men's Guild," by Mr W. C. Potter, 2,000 copies

"The Fellowship: Its Work and Possibilities," by Mr. W. H. Watkins, 2,000 copies.

"A College for Co-operators," 2,000 copies.

"Salesmanship in a Co-operative Store," by Mr. P. Duerden, 8,000 copies.

GENERAL MATTERS.

34. CO-OPERATIVE INSURANCE.

The question of Co-operative Insurance was first brought before the Congress at Newport in 1908, when it was stated that a proposal was being advocated for the insurance business of co-operative societies to be taken over by and carried on as departments of the Wholesale Societies.

Certain resolutions were then passed to the effect that it was desirable for carrying on the whole of the business of co-operative insurance within the

movement, and that in the event of the Co-operative Insurance Society and the Wholesale Societies being unable to agree upon a joint method of carrying out this idea, that the Co-operative Union should endeavour to promote a settlement by voluntary agreement, and failing this to report to next Congress.

The Union at once took steps to convene a conference of the parties concerned along with representatives from the United Board, but ascertained that the Co-operative Insurance Society and the Co-operative Wholesale Society were arranging for a meeting in order to, if possible, arrive at some agreement amongst themselves.

Unfortunately in this they were not successful, so the question was laid before the Newcastle Congress, when it was decided to allow the matter to remain in abeyance for the time being. The Union received communications from a number of societies asking them to take prompt action in the matter, and ultimately a joint conference of the parties concerned was convened. Proposals were offered by the Co-operative Insurance Society, but the representatives of the Wholesale Societies were not in a position to accept without first consulting their respective committees. After allowing due time for this to be done, the Union again made efforts to arrange a further conference, but we are sorry to say without success. Thus the matter stood at the time of the Plymouth Congress, to which a full report was submitted, and it was resolved that the question be adjourned to next Congress.

Shortly after the Plymouth Congress the Co-operative Wholesale Society issued a circular to societies intimating that they had decided to attach the same conditions to overdrafts as for some time past they had done to advances under their house-building scheme. This was that overdrafts would be granted on the conditions that the properties, deeds of which were deposited as security, should be covered by insurance in the Co-operative Wholesale Society's own funds. This circular raised a protest from the Co-operative Insurance Society, and the United Board decided to make another effort to arrange a conference; the reply of the Co-operative Wholesale Society, however, put an end to this attempt, as they claimed that the issue of such a circular was a question of business which came within the control of the Committee of Management according to rule, and they could not admit the authority of the Union to interfere in the matter. They said that had the conference been convened to consider the general question of insurance, it might have been favourably considered.

The United Board decided that another attempt be made to hold a conference of the parties concerned, but the Committee of the Co-operative Wholesale Society could not see their way to join in the proposed conference, and were of opinion that no advantage could accrue.

Under these circumstances the United Board were of opinion that they had carried out the resolutions of Congress in the matter, but without avail, and submitted to the Bradford Congress a *résumé* of all that had transpired since the subject was first brought before the movement. The Bradford Congress passed a resolution placing on record its appreciation of the efforts of the United

Board to bring about an amicable settlement of the insurance question, and its regrets that those efforts were not successful.

During the present Congress year further developments have taken place, the Co-operative Wholesale Societies having applied for and received the consent of their members to take up all forms of insurance, and received instructions to negotiate with the Co-operative Insurance Society with a view to taking over that society. At the time of preparing this report we believe that negotiations are in progress between the societies.

The United Board at its meeting on 16th March, 1912, had under consideration the steps they should take to bring the matter to a final settlement, and the opinion was expressed that the Wholesale Societies should take over all insurance business within the movement, and that equitable terms should be arranged with the Co-operative Insurance Society for the transference of their business.

NATIONAL INSURANCE.

The National Insurance Act, 1911, has now been placed upon the Statute Book, and will do doubt come into operation on 15th July, 1912.

This is an Act to provide not only for Insurance against Loss of Health, but also for the Prevention and Cure of Sickness, and for Insurance against Unemployment and for the purposes incidental thereto. Many conferences have been held in the various sections at which this subject has been discussed, and the Joint Parliamentary Committee has had the matter under consideration during the year. Full particulars of the action taken by them, and their suggestions, will be found in the report of this committee to Congress.

35. EXPULSION OF A SOCIETY.

REPORT *RE* BESWICK AND MANCHESTER AND SALFORD SOCIETIES.

The following is the report of the deputation appointed by the United Board to deal with the question of overlapping in the Manchester District. The deputation consisted of Messrs. W. T. Charter and W. Gregory :—

It will be remembered that on the matter in dispute between the Beswick and Manchester and Salford societies being discussed at the Bradford Congress the following resolution was passed, viz. :—

“This Congress regrets that it has not been possible to induce the Beswick Society to accept any of the suggestions put forward by the Co-operative Union, with a view to the settlement of the long-standing boundary dispute between themselves and the Manchester and Salford Society, and, being of opinion that such conduct is detrimental to the best interests of the co-operative movement, it is hereby resolved that the Beswick Society be expelled from membership of the Co-operative Union in accordance with the power given in Rule 13 (4). That the expulsion

shall not take effect until a period of nine months has elapsed, but if after the expiration of that time the Beswick Society has not fallen into line the United Board be empowered to put the resolution into effect."

It was thought advisable to submit the terms of this resolution by deputation to the Beswick Society, and your representatives therefore met the committee of that society on Thursday, 29th June, 1911, with the object of ascertaining whether any proposals could be formulated which would form the basis of a settlement.

We have to state that the committee met us in a very friendly spirit and expressed their desire that as an outcome of that meeting a mutual and satisfactory understanding would be arrived at. After lengthy consideration the following proposals were made by the Beswick Committee, viz. :—

1. That we rescind a resolution appearing upon the minutes of the quarterly meeting, held on 11th April, 1899, "That we do not carry forward the negotiations for a boundary line or entertain the question further with the Manchester and Salford Society."

- 2 That the present boundary lines existing by mutual agreement at this date between the Eccles, Pendleton, Blackley, Failsworth, Droylsden, Denton, and Stockport societies, and the Manchester and Salford Society be strictly observed.

3. That the Beswick Society's positions at Levenshulme and Longsight, forced upon the committee by the members, be looked upon as accomplished facts and cannot be disturbed by future negotiations.

4. That we agree to sign the boundary agreement as drawn up by the Co-operative Union as between the Manchester and Salford Society and ourselves.

5. That the Beswick Society shall have the first claim to cater for any unworked district, or any district that is considered inefficiently worked in the Manchester and Salford area, or where the Manchester and Salford Society close any shop, but the Beswick Society must not open any shop before bringing the matter before the Co-operative Union, who will inform the Manchester and Salford Society, and, if at the end of six months branch facilities are not provided in the district referred to, the Beswick Society shall be allowed to rent or erect premises, but no such premises shall be less than 350 yards from any shop of the Manchester and Salford Society.

Your representatives promised to consider these proposals, and this was done at a meeting held on Thursday, 13th July, 1911, when the following decisions were arrived at on the points submitted, viz. :—

1. That we accept the suggestion of the Beswick Society to rescind the resolution appearing on their minutes for 11th April, 1899, to the effect that they will not entertain the question of entering into a boundary line with the Manchester and Salford Society.

2. The deputation are of opinion that Clause 2 should be deleted, as it would open up questions relating to societies not immediately affected by the present position between the Beswick, Failsworth, Droylsden, and Manchester and Salford societies.

3. We agree to accept Clause 3 which provides that the Beswick Society's positions at Levenshulme and Longsight be looked upon as accomplished facts and cannot be disturbed by future negotiations.

4. That we accept the decision of the Beswick Society to sign the boundary agreements with the Failsworth, Droylsden, and Manchester and Salford societies, as drawn up by the Co-operative Union. In the agreement between Beswick and Manchester and Salford societies provision shall be made for the satisfactory working of both societies of the area covered by the existing branches of both societies in Longsight and Levenshulme by fixing a zone in which no new branches shall be erected by either society without first submitting their case to the Co-operative Union whose decision shall be final and binding.

5. We suggest that Clause 5 be deleted and the following accepted in place thereof, viz. :—

“That where it is considered any portion of the Manchester and Salford Society's area is insufficiently worked Beswick Society shall have the right to approach the Co-operative Union with the view to erecting a branch, but before any new branch is opened the whole question shall be placed before the Boundaries Committee of the North-Western Sectional Board, who shall take evidence from any other society likely to be affected, and the decision of such committee shall be binding.”

6. That, in the opinion of this committee, the only satisfactory and lasting solution to the present difficulty is that an amalgamation should take place between the Beswick and Manchester and Salford societies, and that we recommend the immediate and serious consideration of bringing about such an amalgamation to the committees of the said societies.

It will be seen from Clause 6 that your representatives were of opinion that the only true and lasting solution to the difficulties between the two societies was amalgamation, and with this in their minds they had further meetings with the Beswick Committee on 3rd and 31st August, 1911. The committee, however, could not see their way to fall in with this proposal (although they suggested the question might be raised again in twelve months' time), and the points numbered 1 to 5 were then discussed. As a result of that meeting your representatives agreed to Clause 2 of the original proposals being inserted, and Beswick Committee on their part agreed to our proposal that provision should be made for the satisfactory working of the branches of both societies in Longsight and Levenshulme by the fixing of a zone in which no

new branches should be erected by either society without first submitting their case to the Co-operative Union.

Our next step was to interview the Committee of the Manchester and Salford Society, and this was done on 21st September, when the following points were submitted as the basis of a settlement, viz. :—

1. Beswick Society has rescinded the resolution standing on its books to the effect that it would not entertain the question of entering into a boundary line with the Manchester and Salford Society, thus opening the way to a settlement.

2. The present boundary lines existing by mutual agreement at this date between the Manchester and Salford and the Blackley, Denton and Haughton, Droylsden, Eccles, Failsworth, Pendleton, and Stockport societies shall be strictly observed.

3. The Beswick Society's positions at Levenshulme and Longsight shall be looked upon as accomplished facts, and cannot be disturbed by future negotiations.

4. The Beswick Society is agreeable to sign the boundary agreement with the Failsworth, Droylsden, and Manchester and Salford societies as drawn up by the Co-operative Union. In the agreement between Beswick and Manchester and Salford societies provisions shall be made for the satisfactory working of both societies of the area covered by the existing branches of both societies in Longsight and Levenshulme by fixing a zone in which no new branches shall be erected by either society without first submitting their case to the Co-operative Union, whose decision shall be final and binding.

5. That where it is considered any portion of the Manchester and Salford Society's area is insufficiently worked the Beswick Society shall have the first right to approach the Co-operative Union with the view to working such district, it being clearly understood that the Manchester and Salford Society shall first have declined to work any district which may be deemed by the Co-operative Union to be insufficiently worked, but before any new branch is opened the whole question shall be placed before the Boundaries Committee of the North-Western Sectional Board who shall take evidence from any other society likely to be affected, and the decision of such committee shall be binding.

On the whole, the above proposals were favourably received, but they promised to give further consideration to them and let us know their opinion in writing. This was done on 30th September, when a communication was received stating they were quite prepared to accept (1) amalgamation, (2) sealed boundaries. They were also willing to accept the proposal with regard to the Beswick Society's shops at Levenshulme, but in regard to Longsight, where Beswick had not opened branches, they were prepared to take over the land.

On 12th October, 1911, a further meeting was held with the Manchester

and Salford Society's committee, when we urged them to accept the proposals as put before them at the previous meeting, but they could not see their way to accept the proposition so far as the land at Longsight was concerned.

We then promised to see the Beswick Committee on this point, and an interview took place on Friday, 3rd November, at which we ascertained that the land in dispute was purchased by Beswick previous to the Bradford Congress, and that they were just about to let a contract for the erection of premises to the value of £10,000. Under these circumstances, therefore, they could not see their way to allow the Manchester and Salford Society to take over the land in question.

Having interviewed the committees of both societies on several occasions we then thought the time had arrived when a definite conclusion of the whole matter should be arrived at, in order that we could report to the United Board before the expiration of the period mentioned in the Congress resolution. With this object in view the committees of both societies were requested to attend a meeting, which was held on the premises of the Union, on Wednesday, 13th December. In the afternoon of the same day we also met in order to decide upon the terms which, in our opinion, should be accepted, and after a lengthy consideration we agreed to submit the following, as being in our judgment a fair and equitable basis on which to form a settlement :—

1. Beswick Society has rescinded the resolution standing on its books to the effect that it would not entertain the question of entering into a boundary line with the Manchester and Salford Society, thus opening the way to a settlement.

2. The present boundary line existing by mutual agreement at this date between the Manchester and Salford, and the Blackley, Denton and Haughton, Droylsden, Eccles, Failsworth, Pendleton, and Stockport societies shall be strictly observed.

3. The Beswick Society's positions at Levenshulme and Longsight shall be looked upon as accomplished facts, and cannot be disturbed by future negotiations.

4. The Beswick Society is agreeable to sign the boundary agreement with the Failsworth, Droylsden, and Manchester and Salford societies as drawn up by the Co-operative Union. In the agreement between Beswick and Manchester and Salford societies provision shall be made for the satisfactory working by both societies of the area covered by the existing branches of both societies in Longsight and Levenshulme by fixing a zone in which no new branches shall be erected by either society without first submitting their case to the Co-operative Union, whose decision shall be final and binding.

5. The area of the zone mentioned in Clause 4 shall be defined by the Co-operative Union after any suggestions as to its extent which may be submitted by either or both societies, in writing, have been duly considered, which suggestions shall be received at the office of the Co-operative Union not later than 6th January, 1912. Further,

it is jointly agreed by both societies present that the arbitration of the Co-operative Union in this matter shall be accepted and binding.

6. That, where it is considered any portion of the Manchester and Salford Society's area is insufficiently worked, Beswick Society shall have the right to approach the Co-operative Union with the view to working such district, it being clearly understood that the Manchester and Salford Society should first have declined to work any district which may be deemed by the Union to be insufficiently worked, but before any new branch is opened the whole question shall be placed before the Boundaries Committee of the North-Western Sectional Board, who shall take evidence from any other society likely to be affected, and the decision shall be binding.

In view of what took place at the later meeting with the joint committees, it should be stated here that in suggesting the fixing of a zone mentioned in Clause 4, we had in mind the question of delivery of goods, and it was our intention to provide both in the general boundary agreement and in the clause to be inserted dealing with the zone, that neither society should be allowed to deliver goods beyond their own boundary line, and, so far as the Beswick Society was concerned, outside the zone. Without a provision of this kind we contend the fixing of a zone would have been of no use, and overlapping by delivery would be as rampant all over the Manchester area as before.

At the meeting in question it will be seen that with the exception of Clause 5 the proposals submitted comprised a summary of the various matters which had previously been considered by both societies. Clauses 1 and 2 were accepted by both societies without comment. On Clause 3 being considered the Manchester and Salford Committee could not see their way to recognise the Beswick Society's position at Longsight as an accomplished fact and pressed for some concession. We pointed out, however, that, in our opinion, and having in mind all the circumstances, they ought to accept our recommendation as being a fair means of settlement. They then adjourned to further consider the proposal, and afterwards stated they were prepared to accept the clause if provision was made in Clause 4 for non-delivery of goods outside the zone.

We thought this was a very reasonable, and in fact, a proper request to make, and readily accepted on behalf of the Union, but were surprised to learn that the Beswick Committee were not prepared to agree. With the desire to obtain a unanimous decision upon the whole question we agreed to the Beswick Committee retiring in order to consider whether they would accept the words in question. When the Beswick Committee returned they stated they could not accept the addition of the words proposed to be added by the Manchester and Salford Society, and, further, they could not accept the clause if the question of delivery was to enter into the arbitration at all, as they claimed the right to deliver in the area covered by them prior to the Congress of 1911. The Manchester and Salford Society, on being assured that the question of delivery must necessarily enter into any agreement for the demarcation of

boundary lines or zone, then withdrew their proposed amendment, and stated they were willing to accept the clause as it stood subject to that understanding. The position, in our opinion, therefore stands thus : Beswick Society came prepared to accept the proposals, providing the arbitration was confined to such matters as would not necessitate them giving anything at all, but which would allow them to legalise their position as at present constituted, and which was the subject of discussion at the Bradford Congress. Further, providing we agreed to the Beswick Society's position on the question of delivery, an arbitration scheme would have to be drafted, which, while confining the erection of branches to a certain area, would not reduce the evil of overlapping in any degree whatever, as practically the same position would be claimed as at present exists. It was distinctly pointed out at the meeting that if Beswick would accept the clause as it stood every provision would be made to see that the interests of both societies were safeguarded, and it appears to us that the case of the Beswick Society is very considerably weakened by the fact that Manchester and Salford agreed to withdraw their amendment accepting the clause as a whole, whilst Beswick refused to do so except under the conditions which have been already stated.

From the above it will be seen that the negotiations for a settlement ended in a deadlock, and the United Board decided, at its meeting held on Saturday, 16th March, to put the Congress resolution into force.

36. OVERLAPPING.

BROMLEY AND WOOLWICH *RE* OVERLAPPING.

This question was first brought before the Southern Sectional Board in 1905, in the form of a complaint by the Bromley Society of overlapping on the part of Woolwich Society. The Sectional Board considered the complaint and appointed a representative to visit Woolwich Society with a view to arriving at an amicable arrangement. Mr. M. H. Clear attended at Woolwich on behalf of the Board, and, after some discussion of the matters between the two societies, the matter was allowed to drop.

In May, 1908, the question was again brought to the notice of the Board by the Bromley Society, who sent copies of correspondence which had passed between themselves and Woolwich, in which they had alleged that Woolwich Society was endeavouring to entice members of Bromley Society, in the village of Mottingham, to give their trade to Woolwich, while, for some years past, they (Bromley) had made daily deliveries there. Bromley Society asked Woolwich Society "to take steps to avoid this unnecessary clashing of our interests." They also complained that Woolwich Society were canvassing for members quite close to their Catford Branch.

The Woolwich Society declined to go into the question unless the Bromley Society furnished the names and addresses of the persons whom it was alleged had been canvassed.

Bromley Society then referred the matter to the Sectional Board, pointing out that it was their practice, in the case of members removing from their area into the Woolwich area, to send particulars to that society, and, if possible, to transfer the members; while Woolwich Society continued to serve their members when they moved into the Bromley area, and also canvassed for new members. They asked for a line of demarcation to be arranged by the Union.

The Board appointed the secretary and a member of the District Committee to interview both societies. At the interview with Bromley Society the names and addresses of six members of that society who had been canvassed by Woolwich were obtained, and made the basis of an appeal to the Woolwich Society to meet the Bromley representatives in conference.

The Woolwich Society agreed that the claim of Bromley Society was just, so far as the area in which the addresses given was concerned. They also agreed to meet in conference to consider a more general line of demarcation of boundaries.

The Bromley Society asked to have the negotiations extended to include the area served by the Crays Society, which they were then arranging to amalgamate with Bromley Society.

The first meeting of the representatives was held at Leman Street, on 16th July, 1908, and the claim of Bromley to Mottingham was admitted and agreed to. The conference then proceeded to consider the Catford area, and Bromley Society claimed that the establishing of a branch at Catford eight years before (in 1900) had given them a claim to the trade of the district. This claim was denied by Woolwich representatives, on the ground that they had delivered goods in Catford for twenty years. It is upon this claim and counter claim that the whole of the subsequent dispute has centred.

The Bromley Society then submitted a proposed line of demarcation, which the Woolwich Society declined to accept, and the conference adjourned to enable Woolwich to submit alternative proposals.

On 30th July, the conference met again to consider the Woolwich proposals as to a boundary. After a lengthy discussion the negotiations reached something in the nature of a deadlock, neither society being willing to compromise.

The Chairman (Mr. May) then asked the permission of the conference to submit proposals. This was agreed to, and alternative plans were suggested, either of which would form a practical solution and would give to each society something less than their original demands.

The conference then adjourned to enable each side to discuss the proposals.

The conference again met on 13th August, when the Bromley Society agreed to accept the proposal made by Mr. May at the previous conference. Woolwich Society, however, declined to relinquish their claim to deliver goods or to open a branch, at any time they chose, in any part of the district north of the Bromley Society's branch. They suggested that Bromley should choose one end of Brownhill Road for the erection of a branch and that Woolwich should choose the other. The conference then adjourned, and,

subsequently Bromley Society wrote saying that as this road runs through the centre of the district claimed by them they could not agree to the proposal, declaring that they might as well give up the whole district as sacrifice so much.

This letter was communicated to Woolwich Society, and, subsequently, Bromley Society wrote suggesting a boundary for the remainder of their area in the Sidcup and Crays district. This letter was also communicated to the Woolwich Society, with the result that a letter was received from the latter a few days after, breaking off all negotiations on the ground that the proposals of the Bromley Society were unreasonable, and declining to consider the matter further until Bromley Society were prepared to consider the matter in a different spirit. They also charged Bromley with advancing claims which could not be substantiated, in the hope, ultimately, of securing a considerable advantage.

Bromley strongly repudiated these charges, and suggested that the matter should be submitted to the arbitration of "an entirely independent authority."

The Sectional Board then appealed to Woolwich Society to carry out the agreement made at the previous conference, viz., that they should submit alternative proposals with regard to the Sidcup area.

This the Woolwich Society did, but concluded their letter with the statement that "the committee have decided to make no variation in their previous decision, viz., they will not enter into any negotiations until the Bromley Society submit proposals more reasonable in character."

As Woolwich declined to meet in conference, the Sectional secretary was then appointed to interview Bromley committee for the purpose of seeing how far an agreement could be arrived at on the proposals of Woolwich.

As a result of this, Bromley submitted a further proposal *re* the Sidcup area, which was submitted by letter to Woolwich Society on 10th December, 1908. and its receipt acknowledged.

In January, 1909, a suggestion was made that the secretaries of the two societies and the sectional secretary should meet and endeavour to arrive at a solution. This was not agreed to, but Bromley repeated their suggestion of arbitration.

From this point the whole matter was allowed to drop until November, 1910, when the Bromley Society again wrote to the Board enclosing a copy of a printed circular, issued by the Woolwich Society, canvassing for trade in the Catford district, and informing the "members and residents" that they had now arranged for "a daily delivery of bread." Bromley appealed for the intervention of the Sectional Board to arrange for the arbitration of the rival claims of the societies in that district. After considerable correspondence a conference of representatives of both societies was arranged for the 16th March, 1911.

Previous to the meeting of the representatives it was suggested by the Woolwich Society that the Bromley Society should be prepared with a written statement of their case. This was agreed to and a copy of the statement was supplied to the members of the conference on the 16th March.

At that conference the whole of the previous negotiations were summarised by Mr. Arnold and Mr. May, and, on the suggestion of Woolwich, the various claims previously put forward by both parties were traced on a map prepared by Mr. Arnold. The statement of the case of Bromley Society was then formerly received, and a general discussion ensued. Ultimately it was agreed that a statement of the Woolwich Society's case should be prepared and a copy sent to each delegate, also that a map should be prepared showing the position of the societies' various branches.

The conference then adjourned.

The conference again met on 6th April, 1911, the delegates having previously received a copy of the Woolwich Society's statement of their case, which was at once considered paragraph by paragraph.

The statements of the two societies were somewhat lengthy, but as Bromley summarised its case under four heads, to which Woolwich replied, it may be well to give those points here.

SUMMARY OF BROMLEY SOCIETY'S CASE.

1. Our development in Catford is a perfectly legitimate and natural outgrowth. It is in no sense an encroachment upon the ground of any other society, and our Catford Branch was opened in perfect good faith.

2. This development has throughout had the cognisance and support of the Co-operative Union, and the practical side of this connection has been almost entirely carried out by Messrs. Adam Deans and H. J. May. The fact that both these gentlemen are prominent and longstanding members of the Woolwich Society serves to emphasise our position. They were both members of the Woolwich Management Committee, and it is to the last degree unlikely that had their society any claims or prospect thereof in the Catford district they would have ignored them in conducting the negotiations between Penge and ourselves as to boundaries, and in assisting us so largely in opening our branch.

3. The foregoing circumstances, and the facts that our branch was opened with the knowledge of numbers of other Woolwich members, should have called for a statement of case against it, if any such existed. A review of the facts fully justifies our existence there, and there is no warrant for the persistent ignoring of our presence as is shown by Woolwich in following their removals right to our very doors.

4. Having done a full share of the pioneer work of the movement in the district, and having established ourselves in such circumstances as those described, we claim, from the standpoint of co-operative ideals and practice, the right to an area such as our work and connections reasonably warrant, and to such consideration as is consistent with the professions of co-operators.

WOOLWICH SOCIETY'S REPLY TO THE FOREGOING.

The Woolwich Society—

1. Denies the contention in paragraph 1 that Bromley's development in Catford is a "perfectly legitimate and natural outgrowth," in view of the

large expanse of open country lying to the north of Bromley, which, if it was an outgrowth, would develop from Bromley towards Lewisham, and not from Lewisham towards Bromley, with two miles of open country between.

2. Claims that the contentions contained in paragraph 2 are inconclusive and not borne out by the facts, in so far as neither the negotiations with Penge, nor the developments at Catford by Bromley, were ever disclosed to the Woolwich Society's committee. Further, neither Mr. May nor Mr. Deans were members of the Woolwich committee when the Catford Branch was opened, and were not approached through nor appointed by the Woolwich committee. The assumption is, therefore, unfounded.

3. Claims, in reply to paragraph 3, that the opening of the Catford Branch was not known to the Woolwich committee, and even if it had been that committee were not bound to protest when the branch was opened, whatever they might have done in receipt of notice of intention to open a branch in that district. Other courses were open to them.

4. Claims that the claim put forth in paragraph 4 is not valid from the facts admitted, inasmuch as the "full share of pioneer work" followed deliveries by the Woolwich Society, and therefore was not "pioneer" work; that the "circumstances described" of their establishment are only set out in part, and when fully set out lead to the contention—9 (a) That Bromley, by their own statements, have shown a steady aggression into London and Woolwich societies' territory. Therefore, from the "standpoint of co-operative ideals and practice," the Bromley Society have not a right to the territory at all.

Eventually it was agreed to formally receive the statement of Woolwich Society, subject to the following protest from Bromley Society:—

That it receives the information of the acquisition of land by the Woolwich Society, with the intention of erecting a branch within the Catford area, and, whilst being willing to discuss the question of a boundary line in that district, hereby records its protest against the action of the Woolwich Society in acquiring land in that area.

The conference then proceeded to discuss the limits of a neutral zone and delivery boundaries, but eventually referred the question to a sub-committee to prepare a scheme for a future meeting.

The conference then adjourned.

The sub-committee met on 20th April, 1911, when each side submitted proposals, neither of which were generally acceptable, and the sub-committee separated without arriving at any definite proposal, but agreeing that each society should submit proposals in writing to the next meeting of the full conference.

The next meeting of the conference was held on the 4th May, 1911, when the proposals of each society for the boundaries of a neutral zone were submitted and discussed at considerable length, with the result that each society definitely refused to consider the proposals of the other, and no middle course was discovered.

The Chairman and the Secretary made urgent appeals to the delegates to consider the question from the broad standpoint of the interests of co-operation and apart from their own local claims. Eventually the following resolution was passed :—

That the representatives of the Bromley and Woolwich societies present, regretting their inability to arrive at an amicable arrangement of the areas of their respective societies, agree to submit to their respective management committees the suggestion that the matters in dispute be submitted to arbitration and that the decision of each be forwarded to the sectional secretary.

On 17th May, 1911, the Bromley Society wrote saying that they were “prepared to submit the matter to arbitration on the condition that the basis of such arbitration be formed on the whole history of the case from the beginning to the present time.”

On the 1st September, 1911, the Bromley Society wrote to the Sectional Board complaining that Woolwich Society had ignored them in not replying to the proposals for arbitration made on the 4th May, and also wishing that the Board had displayed more decision in the matter. They also expressed their determination to submit the matter to the United Board, which they did forthwith.

On 7th September, Woolwich Society wrote in reply to the proposals of the 4th May, asking whether the Bromley Society would “consent to include in the reference to the arbitrators a clause recognising the present position of the two societies in regard to their respective commitments.”

Bromley replied that as they had submitted the matter to the United Board they could not express themselves on the matter until that Board had come to some decision on their appeal.

The United Board, at the meeting on 15th September, 1911, decided to remit the matter to the Southern Sectional Board, with the request that they would use every effort to bring about an understanding between the two societies, and submit a report to the next meeting of the United Board.

On the 27th September, Bromley wrote saying that they could not agree to the proposal of Woolwich, *re* the basis of arbitration, which would ignore the existence of their Catford Branch for the past eleven years, but must adhere to their original suggestion that the arbitration should be on the whole circumstances of their work in the district.

On the 29th September a letter was sent by the Sectional Board to each society asking them to meet in conference to further consider the matter, as remitted from the United Board, and on this occasion it was proposed that the whole of the management committee of each society, and the whole of the Sectional Board should meet to discuss the question.

Both societies wrote agreeing to the proposed conference, but it was not until 8th November that the conference met. In the meantime, a deputation from the Sectional Board visited the sites of both societies at Catford and reported their impressions to the Board. As the proceedings of the final

conference on the 8th November formed part of the report to the United Board on 10th November, it will, perhaps, be as well to give a full copy of the minutes of the proceedings

Minutes of the Conference of the Southern Sectional Board and the Committees of the Woolwich and Bromley Societies, *re* Overlapping at Catford, held at 99, Leman Street, London, E., on Wednesday, 8th November, 1911. Present—

Sectional Board.—Mr. B. Williams (in the chair), Mrs. M. A. Gasson, Messrs. A. W. Golightly, R. Rowsell, S. Foulger, A. Hainsworth, and H. J. May (secretary).

Woolwich Society.—Messrs. R. R. Wale, W. Ashworth, R. Byford, J. Leighton, J. Dickinson, F. Lockyear, Mrs. Ross, Mr. T. G. Arnold (secretary), and Mr. Wyatt (clerk).

Bromley Society.—Messrs. J. E. Lord, E. Fowell, M. Parsons, S. H. Gilbert, W. Barnes, F. Scott, F. J. Aylward, F. C. George, F. Lord, G. Ingarfill, J. R. Santer (secretary), and J. Chapman (assistant secretary).

Mr. Williams (chairman of the Sectional Board) presided.

The Chairman, in opening the proceedings, stated that it was the desire of the Board, in the first instance, to simply bring together the two parties to this dispute, which had been the subject of unsuccessful negotiations for so long. The Board did not desire to interfere in any way with the proceedings unless they were asked to do so; at the same time it must be remembered that the question had been referred by the Bromley Society to the United Board, who had in turn referred the matter back to the Sectional Board for further consideration. If, therefore, the two parties to the dispute failed to arrive at a mutual agreement the Sectional Board would be prepared to submit a proposition that would solve the difficulty, in the exercise of its powers as arbiters in matters of dispute, under the rules of the Union. He asked the representatives of the societies present to say whether they desired to pursue the discussion in the presence of the members of the Board or not?

Mr. Wale (on behalf of the Woolwich Society) and Mr. Lord (on behalf of the Bromley Society) expressed the wish that the conference should proceed as then constituted. This was unanimously agreed to.

The Chairman then called upon the Bromley Society's representatives to open the discussion.

Mr. Lord (president, Bromley) said: The Bromley and Crays Society cannot recognise the Royal Arsenal Society's site in Catford as being legitimate, either from a general co-operative standpoint or that of their own society. The circumstances leading up to the time of the acquisition by the Woolwich Society are so extraordinary that no consideration of the subject, that does not include a review of these circumstances, can possibly do justice to the Bromley Society. Up to about eleven years ago it cannot be said that either of the two societies attempted adequately to cater for the Catford district. About that time, at the suggestion of the South Metropolitan District Committee of the Co-operative Union, and with the assistance of

prominent members of the Woolwich Society, the Bromley Society opened a branch, having bought freehold premises for that purpose. As time passed the membership and trade grew, until, in addition to the shop, three vans were delivering daily in the district. (Up to about eighteen months ago Woolwich Society's van was coming into the neighbourhood three times a week.) In 1905 Bromley Society complained of overlapping by the Woolwich Society, and have continued to protest till the present time. As we all know, a number of conferences on the matter have been held between the two committees without a settlement. These conferences have shown, however, that Bromley were willing to make concessions as to territory in order to bring about an amicable arrangement, but no concessions or arguments of theirs, or suggestions by Mr. May, as representing the Southern Section of the Co-operative Union, were of any avail. Some strange impulse seems to have urged on the Woolwich Society, and caused them to turn a deaf ear to all argument and appeals from whatever source. They, being aware of the acquisition by Bromley Society of a larger site, on practically the same ground as their present branch, and knowing, of course, that this meant a large outlay of capital—an outlay justified by past success, and a legitimate expectation of freedom from co-operative competition—the Woolwich Society secured a site quite near and said they intended opening a branch for self protection. This from a society, roughly, five times as large as Bromley. The whole attitude of the Woolwich Society, since the time of Bromley's first protest in 1905, contains no single redeeming feature, seeing that, in spite of constant protest, the present position has been forced on deliberately and with a calculation that has no excuse. The hand of fellowship and assistance ten years ago, and now an intolerance miscalled self-protection. In face of the whole facts, it is undoubtedly due to the whole co-operative movement, as much as to the Bromley Society, and for the sake of their own good name in addition, that the Royal Arsenal Society should take all possible steps to prevent a standing disgrace in the Catford district.

The Chairman then called upon the Woolwich representatives to reply.

Mr. Arnold (secretary, Woolwich) said he must first ask a question, of which he had given notice, viz., that the Bromley Society should produce "copies of all letters to other societies, organisations, individuals, or to the public press relating in any way to the matters under discussion."

Mr. Santer (Bromley) replied: We cannot agree to produce anything of the nature requested by the Woolwich Society, and consider that the request, so far as it concerns private individuals, passes proper bounds. The matter under consideration is of such widespread co-operative interest, has been given so much publicity by members of both societies, and is of such a nature in itself that no grounds can be adduced for secrecy. Any recent action we may have taken can in no way affect the intrinsic merits of the case, and we can only see in this request an attempt to divert the proceedings from their proper channels. We are prepared to answer to the Union for any action of ours, in which case we require specific intimation.

Mr. Arnold noted the reply to his questions and proceeded to reply to the Bromley Society's case at considerable length. In the course of his statement he said that the Woolwich Society were delivering in Lewisham district in 1880, and during the existence of the East Greenwich, West Greenwich, and Lee and Lewisham societies, and had never ceased to work the district by regular deliveries of goods. In 1905 the Woolwich Society decided to respect the Bromley Society's branch in Engleheart Road, Catford, and gave instructions to their manager not to push the trade in that district. The matter was then allowed to drop. In 1908 the question of overlapping in the Mottingham district was again raised by Bromley Society. His society then inquired into the charges and, subsequently, agreed to Bromley's proposal. Mr. Arnold then proceeded to discuss the proposed boundary suggested by the sectional secretary in 1908 and the reasons for the refusal of Woolwich Society to accept that proposal. He declared that the Woolwich Society had no official knowledge of the establishment of the Bromley Society's branch in Engleheart Road, and that the fact that Mr. Adam Deans and Mr. H. J. May were present at the opening ceremony was nothing to do with Woolwich, as they were present as representatives of the Union. Woolwich Society did not fear the judgment of any impartial persons who were fully acquainted with the facts of the case. In a district so large as that of Lewisham there was room and trade enough for both societies. The metropolitan area was peculiar and distinct in the characteristics of its population from any other part of the country, and required special methods of treatment co-operatively as well as in other matters.

The Chairman, at this point, carefully recapitulated the facts as set forth by the representatives of each society, carefully following the various proposals on the map prepared by Mr. Arnold. At the conclusion of this statement both the Woolwich and Bromley representatives agreed that he had given an impartial summary of the facts. He then asked the spokesman of each society to give some particulars of the trade deliveries, number of members, &c., at the different dates which were relied on for the support of their case.

Mr. Golightly asked what was the amount of capital outlay of each society in respect of the branches now being built in Lewisham, and whether the properties were leasehold or freehold.

Mr. Santer replied that their old branch in Engleheart Road was valued at £700, and was a freehold property. The new branch in Brownhill Road would cost, for land, building, and fixtures, from £9,000 to £9,500, and included accommodation for grocery, provisions, butchery, drapery, milk, and coal. Their trade in the district previous to the establishment of the branch in 1900 was £45 per week. It was now doing a trade of £390 per week.

Mr. Arnold said he was unable to give any figures either as to the amount of trade or the number of their members in the districts. It would be difficult to extract the particulars from their returns. With regard to the new branch, the land was taken on lease for 999 years, at a ground rent of £180 per annum. He estimated, therefore, the outlay on the land at £3,600, and the approxi-

mate outlay on the buildings was £1,500 at present, but, roughly, the total would be £8,000 for land, buildings, and fixtures.

In answer to questions, it was elicited that the Bromley Society opened negotiations for the Brownhill Road site in the early part of 1910, and concluded the purchase in June, 1910. Mr. Arnold said his society opened negotiations for their site about November, 1910, and concluded the agreement in February, 1911.

After considerable discussion the proceedings were adjourned while each party consulted amongst themselves as to the possibility of practicable proposals.

On the reassembling of the conference, Mr. Arnold made a statement on behalf of the Woolwich Society, in the course of which he said that the members of his committee had considered the situation and had had the advantage of the presence of several old members of the committee, who had served in the 'seventies and early 'eighties. They were, therefore, acquainted with all the circumstances. They complained strongly of the attitude and actions of the Bromley committee, but his committee was willing to give a pledge not to place a branch further into the Catford district, providing a similar pledge was given by the Bromley Society. They would not, however, pledge themselves as to deliveries, but would be willing to consider an arrangement with regard to the areas not yet built on. As to the Union proposing to enforce their responsibilities as arbiters, that they had no power to do, as the new rules were not registered. Woolwich had not departed from the practice of other parts of the country, and in their action at Lewisham had kept well within the limits assigned to societies in the north. This case, he said, did not compare in intensity with the case of Beswick, and there was no common ground between the two. His committee were determined not to recede from the branch at Rushey Green. It was absurd to ask them to withdraw after nursing the district for thirty years. In conclusion, he said that whatever view the United Board or Congress might take would not alter their decision. Whatever opposition was offered they would proceed with that branch.

The Chairman then said that after that statement by Mr. Arnold it would be useless to attempt to proceed further. He, therefore, had only to intimate that the matter would be reported to the United Board, with the recommendation of the Southern Section on the 10th instant.

The conference then adjourned for tea.

(Signed)

B. WILLIAMS, Chairman.

H. J. MAY, Secretary.

It was then resolved that the sectional representatives on the United Board, viz., Messrs. B. Williams and R. Rowsell, should report the matter fully to the United Board on the 10th November.

The following is the recommendation of the Southern Sectional Board :—

That the Sectional Board having heard the report of the sub-committee which visited Catford, and, having heard the state-

ments of Bromley and Woolwich societies' representatives, regret that they are forced to the conclusion that the whole circumstances reveal a serious case of overlapping on the part of Woolwich Society, and are of opinion that the only just and equitable solution of the dispute is the withdrawal of the Woolwich Society from its new site at Rushey Green to a point within the proposed line of demarcation suggested on behalf of the Southern Sectional Board in 1908.

At the meeting of the United Board, held at Manchester on 10th November, Messrs. B. Williams and R. Rowsell duly submitted a report, together with the opinion of the Southern Section. The various proposed boundaries which had been considered during the lengthy negotiations between the societies were fully explained to the United Board with the aid of a map prepared by the Woolwich Society.

After a lengthy discussion the United Board adopted the recommendation of the Southern Sectional Board. They also directed that the Woolwich Society should be informed of their decision and requested to reconsider their position with a view to withdrawing within the boundary suggested on behalf of the Union in 1908.

This decision was duly conveyed to the Woolwich Society by letter on 13th November. Considerable correspondence ensued, in which the Woolwich Society made request for many details, which the United Board did not feel they were called upon to supply. Up to the time of printing this report no definite answer has been received from the Woolwich Society to the United Board's letter of the 13th November.

In accordance with the decision of the United Board the whole matter is now submitted for the consideration of Congress.

Resolution :—

That, in adopting the report of the United Board *re* the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment, and, failing this, should submit their case to arbitration.

37. AGRICULTURAL CO-OPERATION AND ITS RELATION TO DISTRIBUTIVE CO-OPERATIVE SOCIETIES.

By resolution of the Newcastle Congress a Joint Conference Committee was brought into existence, with a view to bringing into closer touch the producer upon the land and the consumer, and to define a policy of co-operative distribution and supply in organised agriculture, with the further idea of formulating working arrangements.

This Conference Committee has been existing since that time, and is composed of representatives from the Co-operative Union, the Wholesale Societies, and the joint boards for trade and organisation (as representing the Agricultural Co-operative Societies of the United Kingdom).

During the past year no meeting of the Conference Committee has been held. Previous to last Congress, however, good work was done by the conference, a better understanding and a closer relationship between the various parties being arrived at.

Although at the moment no pressing matters are before them, there is every possibility of one or two cases arising which could be profitably and usefully considered by the Conference Committee. The United Board, therefore, decided that Congress should be requested to agree to a continuance of the Conference Committee as at present constituted for another year.

LEGAL MATTERS.

38. NOMINATION CASE.

A report was submitted to last Congress in reference to the uncertainty prevailing as to the extent of a nomination made under Section 25 (1) of the Industrial and Provident Societies Act, 1893. Previous to the Congress a case had been heard at the Manchester Assizes, and the Union had appealed against the decision then given by Mr. Justice Avory. The Court of Appeal upheld that decision. This placed the societies in such a position that they felt unsafe in acting upon it, as it was quite contrary to all opinions expressed in the past.

The Co-operative Union decided to obtain the highest and most authoritative opinion that was possible, therefore appealed to the House of Lords. The appeal was heard in November, 1911, and the decision of the Law Lords given in March, 1912.

Their decision is of such a far-reaching character that the value of nomination to members of co-operative societies is practically *nil*. It has therefore been decided to take action through the Joint Parliamentary Committee to so amend this section of the Act as to give the powers which previous to this decision it was understood co-operators enjoyed.

The following points have been embodied in a circular recently issued to societies members of the Union, so that officials of societies can at once rectify any nominations that are not in accordance with this decision :—

- (a) No member who has a larger sum than £100 standing to his credit in the books of a society at a time when he makes a nomination can make a valid nomination. A nomination only applies to the amount in shares, loans, and deposits standing to the credit of the member at the time he makes the nomination.

- (b) In calculating the amount standing to the credit of a member at the time of a proposed nomination, regard must be had not only to the value of the shares held by the member, but also to the amount of any money lent to or deposited by him with the society, together with any interest which may be standing to his credit in the books of the society at the time of the proposed nomination.
- (c) Any nomination which may have already been made by a member at a date when the amounts credited to him in the books of the society exceeded £100 is void and ineffective. Members, therefore, who have already exercised their rights to nominate should at once ascertain whether or no their nominations are valid, and, if it is discovered on examination that any nominations are invalid on this account, the members who have made such invalid nominations should be informed thereof immediately, and requested to nominate should they desire to do so.
- (d) No person can dispose by way of nomination of a larger sum than £100.
- (e) If a member who has nominated gives notice of his intention to withdraw any portion of his interest in the society, the books of the society of which he is a member should be examined, and if, on examination, it appears that if such intended withdrawal were carried into effect, the amount of his interest would be reduced to a sum below that comprised in the nomination, such member should be required to revoke the nomination (in the manner provided by section 25, sub-section 2 of the Industrial and Provident Societies Act, 1893), and re-nominate with regard to his reduced interest in the society, or so much thereof as he thinks fit. In other words, it is of great importance that members of committees, secretaries, managers, and members of societies, should understand that when once a member has made a nomination, the property so nominated is, so to speak, earmarked, and cannot be dealt with without a revocation and re-nomination, if the member desires to re-nominate.
- (f) Where a member has made a valid nomination and at the time of his death there is standing to his credit in the books of the society a larger sum than that which is nominated, the society shall pay over the difference between the sum nominated and the sum standing to the credit of such member at his death to the executors of the deceased member if he has died testate, or to his administrator or executor-dative in Scotland if he has died intestate.
- (g) The members of committees and the secretaries and managers of the societies are urgently requested to examine without delay all nominations made by their respective members, and if it is found that any nominations are invalid, for the reasons stated above, to

direct the attention of the nominating members to the fact with the view of making fresh nominations in all cases in which they desire to nominate.

39. SICKNESS AGREEMENTS.

The question as to whether societies were liable to pay wages during the time any of their employés were absent from work through sickness has come prominently before the movement during the past year, owing to an action taken in the County Court by an employé of a co-operative society, when the decision of the County Court judge was that employers are liable for such unless there is a distinct understanding with their servants.

This decision caused numerous inquiries to be made to the Union, and the legal adviser drafted a short form, setting forth the conditions of employment, which it was suggested the employé should sign. A circular was also issued to societies pointing out their liability in this respect.

40. THE SHOPS ACT, 1912.

Mention is made in the report of the Joint Parliamentary Committee of the action taken by it when the Shops Bill was in the Committee stage of its passage through the House of Commons.

The Act has now been passed and came into operation on 1st May, 1912. As it affects co-operative societies, the Co-operative Union gave instructions to its solicitor to prepare a pamphlet for issue to societies in order to advise them as to the effect it would have upon them and the necessary steps they should take to comply with the conditions laid down in the Act. This pamphlet, along with a memorandum of the law relating to shops and form of notice, has been sent to societies.

UNIVERSITY EDUCATION.

41. ORIEL COLLEGE SCHOLARSHIPS.

The examination for the Neale Scholarship was held at Oxford on 7th May, 1912.

The following is a list of the candidates who entered for examination :—

Name.	Society.
William E. Horsley.....	Halifax Industrial.
Howard Yeats	Penge and Beckenham.
Archibald R. Gosling	Netherfield.
William D. Jenkins.....	Troedyrhiw.
Alfred E. Herbert	Great Wigston.
Ernest W. A. Charlwood.....	Croydon.

Name.	Society.
Edward V. Lane	Birkenhead.
Leonard J. Hooley	Macclesfield.
Frank Bower	Lancaster and Skerton.
Charles Taylor	Bolton.
Oscar C. Ellington	Peterborough.
John A. Harding	Sheerness.
Harry Robinson	Stockport.
William L. Hathaway	Cwmbrwla.
Robert E. Chapman	Leeds.
William P. Watkins	Plymouth.
Frank E. Webber	Barry.
Charles E. Hearn	Wellingborough.

It is too soon yet to announce the name of the successful student.

We submit a list of past and present scholars :—

Hughes Scholar.	Year.	Neale Scholar.	Year.
*Rev. T. P. Broadbent	1884	Rev. E. S. Oliver	1890
Mr. J. S. Ramsay	1888	Mr. W. G. Tweedale	1894
Mr. A. Hickling	1892	Mr. H. C. Horne	1899
Mr. R. T. Cooper	1896	Mr. G. Garlick	1903
Mr. S. B. Hartley	1901	Mr. A. H. Stocks	1907
Mr. E. A. Dale	1906		
Mr. A. W. Facer	1910		

* Deceased.

BENEVOLENT FUNDS.

42. THE BLANDFORD MEMORIAL.

The amount contributed at the Bradford Congress to the Blandford Memorial Fund was £94. 11s. 9d., which included the sum of £2. 14s. 9d. collected at the P.S.A. on Whit Sunday.

On the recommendation of the Reception Committee the United Board decided that the amount should be distributed as follows :—

	£	s.	d.
For two Blandford Travelling Scholarships	20	0	0
"Felicitas" Exploring Couch and Compressor for the Royal Infirmary	45	0	0
Antiseptic Dressing Table for St. Catherine's Home.	5	0	0
Books for Nutter's Orphanage	4	11	9
Cash to Bradford Eye and Ear Hospital	10	0	0
Cash to Bradford Children's Hospital	10	0	0
	£94	11	9

The presentations were made, in the name of the Congress, on Tuesday, 20th February, 1912, by Mr. G. Thorpe, along with representatives from the Bradford Society, Reception Committee, and the General Secretary.

43. CONSETT DISASTER.

Since last Congress an unfortunate disaster has occurred to the Consett Co-operative Choir, through an accident to the char-à-banc in which the choir were travelling to take part in a contest, and as a result ten members were killed and twenty-three more or less seriously injured.

The United Board immediately decided to issue an appeal to co-operative societies for funds to assist the dependents of those who lost their lives and to help the injured, many of whom were incapacitated for a long time. The appeal has resulted in the sum of £1,026 1s. 4d. being received, and the Northern Sectional Board have appointed representatives to act on the local committee for the distribution of the fund.

CONNECTION WITH OTHER BODIES.

44. FOREIGN CONGRESSES.

(See Appendix VI., pages 167 to 177.)

The Co-operative Union has been represented at the undermentioned Foreign Congresses. In the Appendix will be found reports of the representatives attending:—

Place.	Date.	Representative.
Calais	July	Mr. W. Gregory.
Frauenfeldt	June	Mr. J. Langley.
Fredericia	June	Mr. H. J. May.
Leipzig	June	Mr. S. Galbraith.
Rome	July	Messrs. J. R. Davies and A. Whitehead.
Rotterdam	September	Mr. R. R. Prynn.
Stockholm	June	Mr. Jas. Allan.

45. THE TRADES UNION CONGRESS.

(See Appendix VII., pages 177 to 179.)

The annual Congress of Trade Unions was held at Newcastle-on-Tyne in September, 1911, when the Co-operative Union was represented by Mr. John Smith (Northern Section). His report appears in the Appendix.

46. THE NATIONAL UNION OF TEACHERS.

The annual conference of the National Union of Teachers was held at Hull during Easter week, 1912. The Co-operative Union appointed Mr. G. Goodenough (North-Western Section) to represent them at the conference, but unfortunately at the last moment, owing to unforeseen circumstances, he was unable to attend. He conveyed, in a letter to the chairman of the conference, the fraternal greetings of co-operators, at the same time explaining cause of our not being represented, and his regrets at not being able to attend.

47. THE WOMEN'S GUILDS.

(See Appendix VIII., pages 179 to 195.)

As usual, a summary of the reports of the Women's Guilds in England, Scotland, and Ireland is included in the Appendix. Grants from the funds of the Co-operative Union have been made as usual, viz., £300 to the English, £100 to the Scottish, and £15 to the Irish Women's Guilds. A statement of the receipts and expenditure of the several Guilds appears in their reports.

48. THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Appendix IX., pages 196 to 198.)

The Co-operative Union has kept in close touch with the work of the International Co-operative Alliance through its representatives on the Central Committee—Messrs. Deans, McInnes, and Whitehead. The Central Committee of the Alliance met at Ostend in October, 1911, when the general business of the Alliance was transacted. The question of the appointment of a General Secretary was considered, and several gentlemen met the committee, but no selection was made. Meantime instructions were given to the Executive Committee, which consists exclusively of British representatives, to make provisions for carrying on the work of the office until the next meeting of the full committee, which has been arranged to take place at Copenhagen about September. The meeting at Ostend was attended by your representatives—Messrs. Deans, McInnes, and Whitehead; and also by Mr. W. Maxwell, representing the Scottish Wholesale Society, and by Mr. Aneurin Williams, the remaining British representatives.

A statement showing the countries connected with the Alliance, and the contributions made by each respectively, for the year 1911, is given in the Appendix.

The Co-operative Union urges all co-operative societies to take an active interest in the work and development of the International Co-operative Alliance, which has done so much, in the course of its comparatively short existence, in bringing together in close and friendly relations the co-operators of all countries and nationalities, and suggests that the societies should contribute to its funds according to the amended scale of contributions adopted at the last International Congress at Hamburg, the minimum subscription for a small society being 10s. per annum.

The next International Congress will be held in Glasgow during 1913, and it is hoped that all societies affiliated to the Alliance will send a delegate to the Congress.

49. THE HODGSON PRATT MEMORIAL LIMITED.

For many years the late Hodgson Pratt was a member of the Central Board, and at one time hon. secretary of the Southern Section, and all his life was an enthusiastic advocate and worker for co-operation.

We have pleasure in reporting that the appeal for a national memorial has resulted in a fund being raised of just over £1,000, which has been invested at 4 per cent per annum interest.

This fund has now been handed over to a corporate body registered under the Industrial and Provident Societies Act with the name of "The Hodgson Pratt Memorial Limited," the members of which are the organisations (eight in number) which assisted in raising the fund, among these being the Co-operative Union, the Co-operative Wholesale Society, the International Co-operative Alliance, and the Labour Co-partnership Association. There are no individual members. Each of these eight bodies nominate a representative to form the committee of the memorial, which will control the expenditure of the income of the society, which it is proposed shall take the form of promoting the higher education of the workers, and a fuller and wider knowledge of all those forms of democratic association with which the life of Mr. Pratt was identified. Mr. Aneurin Williams, the representative of the International Alliance, has been elected president, and Mr. J. J. Dent, of the Working Men's Club and Institute Union, and one of Mr. Pratt's oldest friends, has accepted the post of hon. secretary, while the Co-operative Union is represented by Mr. Charter, the Co-operative Wholesale Society by Mr. I. Mort, and the Labour Co-partnership Association by Mr. E. W. Mundy.

The work of the committee at present will take the form of providing an annual Hodgson Pratt memorial lecture, essay prizes, travelling scholarships for workers, and grants of books to workers who are students of the subjects for which Mr. Pratt cared. It is hoped that the fund may be increased by annual subscriptions and donations sufficient to enable the committee to establish a Hodgson Pratt scholarship at Ruskin College, Oxford, and to devise other forms of useful work which will at the same time keep alive the memory of this great and good worker for the principle of association.

The committee therefore earnestly appeal to co-operators for annual subscriptions and donations towards this work. Cheques and post-office orders may be forwarded to the honorary secretary, Mr. J. J. Dent, 60, Knatchbull Road, Camberwell, S.E., or paid direct to the credit of the Hodgson Pratt Memorial Limited, at the Co-operative Wholesale Society's Bank, Manchester.

50. THE CONGRESS OF 1913.

By order of rotation the Congress of 1913 is due to be held in the Scottish Section. The Aberdeen Society has extended an invitation for the Congress to

meet in that city, and this being the only invitation sent in, the United Board arranged for representatives to visit the city in order to ascertain whether there was sufficient accommodation available.

There are two halls, either of which might be used for Congress. The Albert Hall is certainly small, but would be able to seat about 800 or 850 delegates comfortably. The Music Hall is a very large room, and could conveniently seat 1,600 or 1,700 persons; but, unfortunately, its acoustic properties are not all that could be desired; still there is every reason to believe that an improvement can be made in a certain measure to remedy this defect, and if this difficulty can be overcome it would make an ideal meeting place for Congress. There is a skating rink which would be suitable for holding the usual Exhibition, also ample conveniences for luncheon rooms, and there will be no difficulty as regards hotel and lodging accommodation.

51. THE CONGRESS OF 1914.

The co-operative societies in Ireland, through the Executive of the Conference Association, have decided that an invitation should be given to Congress to meet in Ireland in 1914. Congress has not up to the present met in Ireland.

As arrangements must be made at least twelve months in advance in the section where Congress is to be held, it is necessary that a decision should be given at this Congress if the invitation of the Irish societies is to be accepted.

The section in which the Congress should be held if taken on the usual rota would be the Midland Section.

OBITUARY.

52. DECEASED CO-OPERATORS.

The following is a list of co-operators who have died since last Congress, notice of whose death has appeared in the Co-operative Journals:—

1911.

	Page.		Page.
Allen, J., Burnley	1286	Carr, J. T., Consett	1121
Appleby, D., Worksop	1180	Chapman, J., Roe Green	897, 930
Ashworth, H., Haslingden	1544	Cooke, J., Blackley	1023, 1025
Bailey, Mrs. H. R., Whitley Bay..		Davison, Miss A. M., Blackhill ...	1121
	628, 645	Deadman, J., Peterborough.....	1357
Barron, T. W., Consett	1121	Denny, J., Kirkby-in-Furness ...	598
Burgon, P., Bradford.....	1528	Dent, Miss L., South Africa	1011

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Deveney, J., Farnworth	943	Pearson, J., Consett	1121
Duddle, H., Leigh	1191	Pearson, R., Consett	1121
Dunn Miss S., Consett.....	1121	Perry, J., Stratford.....	896
Egglesstone, Miss F., Consett	1121	Pilcher, J., London	615
Elsey. Mrs., Epsom	1260	Pinder S., Huddersfield	578
Fairclough, J., Barnsley...781, 823, 845		Raw, T., Ringley ..	990
Fawcett, J. W., Leeds..1222, 1224, 1254		Roebuck, F., Dewsbury	686
Fawley, J., Stalybridge.....	1316	Rogerson, J., Spennymoor ...	1159
Furness, J. L., Manchester	595	Ritson, T. W. W., West Stanley..	1181
Gilbert, C., Doncaster ..	1286, 1325	Schofield, W. J., Goole ..	959
Greenwood, A., Rochdale		Shorrock, T., Darwen ..	1037
	548, 560, 578, 788	Somers, A., Manchester	1173, 1181
Guest, E., Runcorn	823	Stokoe, Miss E., Consett ..	1121
Henderson, W., Halifax	1583	Strong, Mrs., Ashington	1286
Herring, W. O. H., Gillingham ..	725	Tattersall, T., Colne	1268, 1286
Hill, W., Shildon	1159	Tyldesley, J., Roe Green ..	
Hope, G., Blaydon-on-Tyne	966		1316, 1344, 1372
Horsfall, J., Armley ..	1288	Wallis, P. W., Pleasley ..	669
Howarth, J. H., Halifax	617	Whitehead, J., Edmonton.....	924
Humphreys, J., Burnley	851, 865	Whittaker, G., Edgworth	1617
Kelley, G. D., Manchester	1613	Whittaker, Miss H. A., Consett..	1121
Ludlow, J. M.....		Whittaker, Miss L. E., Consett ...	1121
	1327, 1353, 1356, 1414	Wild, E., Pendlebury	896
Mallace, A., Edinburgh	839	Williams, S., Newtown	1096
Marsden, Miss J., Eagley.....	1445	Wilson, G., Lintz Green	1301
Mason, I., Accrington	943	Wilson, J. R., Preston	1115, 1159
Morrall, Mrs., Stapleford	1291	Wood, J., Leeds	1313
Murfit, C., Brooksbottoms	1538		

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Boadman, F., Bolton	105	Hayes, T., Crumpsall	
Broadhurst, H., Cromer	9		312, 326, 327, 328, 341
Brookes, P., Oldham	33, 37, 74	Lee, A., Seaton Delaval	65, 94
Brown, A. J., Addlestone	5	Morton, J., Swinton	211
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The following have appeared in the *Scottish Co-operator* :—

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Arthur, John, Paisley	349	Ludlow, J. M., London... ..	991
Mallace, Alex., St. Cuthbert's....	560	Carmichael, Walter, St. Rollox ..	1012
Davidson, R., Avonbank	589	Bain, Andrew, Bonnybridge	1015
Kerr, Joseph, Kilbirnie.....	665	Greig, Mrs., John F., Avonbank..	1043
Adamson, John, Coalsnaughton ..	685	King, Robert, (S.C.W.S.)	1094
Dawson, A., Hawick	774	Thomson, Robert, Alloa	1133
Reyburn, John, Bridge of Weir ..	800	Nicolson, Mrs. James, Leith Provi-	
Grant, John, Paisley Provident ..	848	dent	1133
Wright Robertson, Cupar (Fife)..	867	Skinner, James, Penicuik	1182
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Dunlop, John, Peebles	57	Gow, Robert (S.C.W.S.)	207
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ton	57	Bulloch, Archd., Busby.....	225
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Appendix to the Report of Central Board.

I. — LIST OF SOCIETIES WHICH HAVE FAILED TO SUPPLY PARTICULARS FOR THE STATISTICS OF 1911.

ARRANGED IN THEIR RESPECTIVE SECTIONS.

(See Report 1, page 47.)

IRELAND (7).

Ballinaglera.
Cahermoyle.
Glenanne.
Keady.

Shamrock.
Suffolk.
Templecrone.

MIDLAND SECTION (25).

Anstey.
Brington.
Brixworth.
Church Lench
Edwinstowe.
Empingham and Normanton.
Harbury.
Keyworth.
* Langwith.
Leicester Anchor Boot and Shoe.
Malvern.
Markfield.
Midland Sheet Metal Workers.

Oundle.
Pailton.
Paradise (Foleshill).
Pleasley Works.
Spalding.
Stratford-on-Avon.
Sutton Bonnington.
Tipton.
West Haddon.
Westwood.
Wollaston.
Worcester Hamper and Basket Makers.

NORTHERN SECTION (1).

Windermere.

NORTH-WESTERN SECTION (19).

Altofts.
 Barrow-in-Furness Printing and Pub-
 lishing.
 Castleford and Allerton.
 Cawl Terrace.
 Chisworth.
 *Ewloe Place.
 Foxdale.
 Healey.
 *Heptonstall.
 Hoddlesden.

Hull General Builders.
 Lower Darwen Conservative.
 Low Moor—Nelson Street.
 Nelson Self-Help Manufacturing.
 Port Nant.
 Settle.
 Settrington.
 Trade Union Sheep Shearing Manu-
 facturing.
 *Woodley.

SCOTTISH SECTION (23).

Carronhall and Kinnaird.
 Carronshore Baking.
 Chryston.
 *Cupar.
 Dunning.
 Earlston.
 Edenvale
 Falkland.
 Forfar Free Trade Saving.
 „ Northern.
 „ West Port.
 „ West Town.

Forth Provident.
 Freuchie Equitable.
 Gallatown.
 Guardbridge.
 *Jedburgh.
 Law.
 Millport.
 Montrose Baking and Grocery.
 Plains.
 Rutherglen Victualling and Baking.
 Scottish Guild of Handicrafts.

SOUTHERN SECTION (23).

Amesbury.
 Biggleswade.
 Brandon.
 Burwell.
 Canteen and Mess.
 Childe Okeford.
 Co-operative Institute (London)
 Euston (London).
 Farnham and Alton District Farmers.
 Forton Coal (Gosport).
 General Builders (London).
 *Greenstreet.

Greenwich Bread and Flour.
 *Hastings, St. Leonards.
 Leighton Buzzard.
 Middleton Stoney.
 Norwood Gardeners.
 *Radlett.
 Railway Clearing House.
 Sharnbrook.
 Soham
 South London General.
 Woodbridge.

SOUTH-WESTERN SECTION (10).

Bath.	Ottery St. Mary.
Crewkerne.	*Portishead.
East Harptree.	*Stoke-under-Ham.
Falmouth.	Street.
Lee Moor.	Tiverton

WESTERN SECTION (10).

Abercrave.	Penrhiwceiber.
Duffryn.	Phoenix-Nantyglo.
Garndiffaith and Varteg.	Tidenham.
Glyncorrwg Builders.	Tortworth.
Margam.	Treorky.

SUMMARY.

Ireland	7
Midland Section	25
Northern Section	1
North-Western Section	19
Scottish Section	23
Southern Section	23
South-Western Section	10
Western Section	10
Total, 1911	118
„ 1910	106
Increase	12

Societies marked * have since sent in their statistical returns, but the particulars were received too late for inclusion in the statistics.

II. FARMING.

(See Report 5, page 51.)

N.B.—Societies holding less than ten acres are not included.

(a) *By Societies.*

Society.	County.	Acreage.		Capital.	Interest.	Rent.	Result of Year.	
		Owned by Society	Rented				Profit.	Loss.
MIDLAND SECTION	—			£	£	£	£	£
Daventry.....	Northampton	..	13	100	5	48	8	..
Derby ..	Derby	52	..	5189	207	..	..	..
Desborough	Northampton	920	..	23000	805	..	..	123
Earls Barton....	Northampton	36	..	2479	99	..	..	..
Enderby	Leicester ..	4	232	1280	48	345	242	..
Gainsborough ..	Lincoln ..	..	51	400	20	78	‡	‡
Harpole	Northampton	15	38	729	30	144	..	130
Hucknall Torkard	Nottingham	..	550	6415	216	619	214	..
Ilkeston	Derby ....	..	20	..	..	72	40	..
Kettering Industl.	Northampton	5	80	600	40	150	..	76
Kirkby-in-Ashfld.	Nottingham	..	100	1000	50	99	..	132
Langley Mill and Aldercar	Nottingham	..	84	1608	48	131	130	..
Leicester	Leicester ..	..	205	2000	100	256	63	..
Lincoln	Lincoln ..	437	150	24526	915	205	..	506
Long Buckby....	Northampton	5	19	500	17	59	12	..
Long Eaton ..	Derby	21	363	2000	100	715	..	110
Market Harboro'..	Leicester ..	..	94	..	..	225	..	118
Nottingham ..	Nottingham	271	95	17324	574	120	..	270
Peterborough....	Northampton	46	..	..	..	..	..	..
Raunds	Northampton	22	..	990	40	..	15	..
Ripley	Derby ..	30	50	1329	..	200	..	95
Shepshed	Leicester ..	..	12	..	..	36	..	..
Tamworth	Stafford ..	82	190	7258	296	208	..	73
NORTHERN SECTION	—							
Ashington Equit.	Northumbld	..	63	169	20	74	197	..
Bedlington	Northumbld	9	97	4262	..	143	‡	‡
Birtley	Durham ..	..	415	4397	185	674	184	..
Bishop Auckland	Durham ..	..	50	606	..	110	195	..
Chester-le-Street	Durham ..	..	212	1157	51	330	20	..
Cleator Moor	Cumberland	..	30	500	..	103	85	..
Consett	Durham ..	200	..	1853	66	132	80	..
Cornforth and Coxhoe	Durham ..	34	..	1769	88	..	..	..
Darlington	Durham ..	..	66	700	..	151	59	..
Derwent Flr. Mill.	Durham ..	..	144	1344	..	220	..	93
Hartlepoons	Durham ..	210	16	16143	400	70	206	..
Haswell	Durham ..	..	56	250	12	77	48	..
Middl'n-in-T'dale.	Durham ..	2	9	..	..	36	..	..

‡ No accounts kept.

Society.	County.	Acreage.		Capital.	Interest.	Rent.	Result of Year.	
		Owned by Society	Rented.				Profit.	Loss.
NORTHERN SECTION— <i>continued.</i>							£	£
New Brancepeth..	Durham ..	..	16	..	..	21	6	..
Newcastle-on-Tyn.	Northumbld	122	20	10244	..	75	..	60
Ryhope&Silksw'th	Durham	..	40	350	17	111	..	..
Seaton Delaval ..	Northumbld	..	247	2877	143	356	315	..
Sherburn Hill....	Durham ..	..	113	500	..	145	70	..
Sunderland	Durham ..	420	..	19204	773	..	..	681
Tow Law	Durham ..	10	..	376	..	..	..	..
West Pelton	Durham	33	..	2502	87	..	50	..
NORTH-WESTERN SECTION—								
Barnsley British..	York .....	..	79	..	..	80	†	†
Batley	York .....	..	98	2903	100	172	..	93
Birkenshaw....	York ..	..	22	171	7	48	..	17
Blackley	Lancaster..	7	16	764	30	56	..	287
Blackburn Indus	Lancaster ..	..	18	..	..	45	..	9
Bolton	Lancaster	44	..	4000	133	..	..	..
Bradford (City of)	York	18	30	1800	72	57	†	†
Brightside and Carbrook	York ...	164	..	7863	..	..	*	*
Burnley	Lancaster..	105	..	9400	391	..	17	..
Bury	Lancaster..	..	50	..	..	..	†	†
Colne	Lancaster..	..	10	..	..	30	†	†
Dalton-in-Furness	Lancaster..	9	9	..	..	31	196	..
Failsworth	Lancaster	25	..	4453	147	..	..	616
Farnworth and Kearsley	Lancaster..	15	..	1500	60	..	..	..
Grimshaw Park ..	Lancaster..	..	14	..	..	..	37	..
Hepworth	Lancaster	..	12	20	1	17	..	15
Huddersfield	York .....	..	20	..	..	23	†	†
Hyde	Chester....	..	15	..	..	40	..	51
Leeds ..	York	81	..	6934	260	..	..	393
Millom.....	Cumberland	34	137	1785	60	197	132	..
Mirfield Industrial	York .....	..	12	..	..	41	1	..
Nelson	Lancaster..	41	62	4360	153	150	..	142
Pendleton	Lancaster..	..	44	157	8	81	80	..
Silsden....	York	35	18	3533	100	60	91	..
Skipton	York .....	..	27	..	..	63	†	†
Stocksbridge	York .....	..	37	..	..	73	..	39
Winnington	Chester....	..	11	..	..	25	42	..
York	York .....	..	63	100	5	142	†	†
C.W.S., M'chester.	Lancaster..	327	..	27212	667	..	..	8†
SCOTTISH SECTION —								
Bannockburn	Stirling....	30	..	1400	48	..	..	..
Dunfermline	Fife .....	..	504	5995	201	1118	2901	..
Tranent	Haddington	212	160	17520	408	242	138	..
Walkerburn.....	Peebles....	..	45	750	..	100	57	..

* Took possession March, 1912. † Before paying interest on share capital. ‡ No accounts kept.

FARMING.

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Society.	County.	Acreage		Capital.	Interest.	Rent.	Result of Year.	
		Owned by Society	Rented.				Profit.	Loss.
SOUTHERN SECTION	--			£	£	£	£	£
Banbury	Oxford ..	109	..	7838	276	..	..	193
Berkhamsted	Herts ...	17	..	4376	146	..	..	55
Chipping Norton.	Oxford	160	40	6350	223	37	..	6
Harwich, Dover- court, & Parke- stone	Essex ...		148	1840	..	445	..	233
Haverhill.....	Suffolk	297	35	..	..	‡	‡	‡
Ipswich	Suffolk	347	..	16445	502	..	110	686
Leighton Buzzard.	Bedford ..	..	..	..	..	..	..	..
Sawston	Kent....	2	40	..	..	50	..	..
Sheerness Econ...	Kent....	74	134	5164	206	136	658	..
Trowbridge	Wilts.....	..	25	..	..	90	..	..
SOUTH-WESTERN SECTION—								
Plymouth	Devon ..	261	80	25066	169	545	..	577
WESTERN SECTION	—							
Cwmbach	Glamorgan	..	190	620	24	165	65	..
Total .....	.....	5400	6145	338249	9849	10902	6764	5950

‡ No accounts kept.

(b) *Farming Societies.*

SOUTHERN SECTION	—			£	£	£	£	£
Assington	Suffolk ....	..	233	1789	40	110	..	37
WESTERN SECTION	—							
aColn St. Aldwyns	Gloucester	..	575	..	..	401	201	..
Total....	.....	..	808	1789	40	511	201	37

a Figures for 1910.

III.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES REGISTERED DURING THE YEAR 1911.

(See Report 10, page 55.)

I.—ENGLAND AND WALES.

ABBREVIATIONS.—C means Co-operative; E, Equitable; I, Industrial; L, Land; and P, Provident "Limited" is understood after every name, and "Society" where A (Association) is not added.

County.	No.	Name of Society.	Registered Office.
Yorks.....	5177	Federal Supply	54, King's Bench-st., Hull.
Durham	5178	Meadowfield and District Social Club and Institute.	Meadowfield-place, Meadowfield, Bran- don Colliery. Co. Durham.
Wilts.	5179	Market Lavington and Easterton Small Holders.	Pagnell Villa, Little- ton Pannel, Wilts.
Durham	5180	Chilton and Windlestone Work- ing Men's Club and Institute.	Club House, Darling- ton-road, Chilton Buildings, Ferry Hill.
Devon	5181	Tiverton Farmers and Shire Horse.	Chettiscombe, Tiver- ton.
Lanes.....	5182	Gorton Labour L.	Labour Hall, Gorton, Manchester.
Yorks.....	5183	Carlin How and District Work- ing Men's Club and Institute.	Brotton-road, Carlin How, Yorks.
Cheshire	5184	Chester General Station Railway Servants' Refreshment.	Chester General Station, Chester.
Warwick.....	5185	Midland Woodworkers.	15, St. Paul's Avenue, St. Paul's Road, Balsall Heath, Bir- mingham.
Cambridge ..	5186	Milton and District Small Holders' C.	Red House, Milton, Cambridge.
London	5187	Retail Dairymen's Mutual Supply	16, Acton-street, Grays Inn-road, W.C.
London	5188	Tariff Reform C. Trading A.	12, Hills-place, Oxford-street, W.
Northumbrlnd.	5189	Scotland Gate and District Work- ing Men's Social Club.	Front-st., Scotland Gate, Choppington, Northumberland.
Northumbrlnd.	5190	Glendale C.	Society's Stores, Wooler, Northum- berland.
Surrey	5191	Shaftesbury Investment A.	41, Selhurst-road, South Norwood.
Surrey	5192	Staffhurst Wood Agricultural C...	House of Mr. D. Pratt, Staffhurst Wood, Eden Bridge.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Warwick.....	5193	Foleshill and District C. Allotments.	43, Webster-st., Foleshill, Coventry.
Yorks.	5194	Scarborough Allotment Traders ..	92, Gordon-st., Scarborough.
London	5195	Liberal Opinion.....	40, Devonshire Chambers, Bishopsgate, E.C.
Herts.	5196	St. Peter Rural Conservative and Unionist Club.	Hatfield-road, St. Albans.
Suffolk	5197	Framlingham District Conservative Working Men's Club	Framlingham, Suffolk
Lancs.....	5198	C. E. Holiday Homes	5, Cook-st., Liverpool.
London	5199	Hodgson Pratt Memorial.....	Club Union Buildings, Clerkenwell-rd., E.C.
Kent	5200	High Halstow (Kent) C. Trading	Mount Stuart, High Halstow, Rochester
Wilts.	5201	Great Somerford and District Small Holdings and Allotments.	Mr. Charles Teagle, jr., Seagry, Chippenham
Hants.	5202	Basingstoke and District Small Holdings and Allotments.	Half Moon House, Chappel-street, Basingstoke.
Essex	5203	Tilbury Constitutional Club ...	Broadway, Tilbury, Essex.
Hants.	5204	Andover Constitutional Working Men's Club.	Elliott House, Andover.
Wilts.	5205	Trowbridge Allotments and Small Holdings.	44, Granville Terrace, Tower Studley, Trowbridge.
Northumbrlnd.	5206	Choppington and District Central Social Club.	Front-street, Scotland Gate, Choppington, Northumberland.
Cornwall	5207	Cornwall County Farm and Dairy C.	Pulsack, Hayle, Cornwall.
Lancs.....	5208	Grappenhall Tenants	23, Lower Wash-lane, Latchford, Warrington.
Cheshire.....	5209	Crewe Independent Labour Party Club and Institute.	44 & 46, Beech-street, Crewe.
Pembroke	5210	Boncarth and District Poultry and Produce.	Mercantile Yard, Boncarth, Pembroke.
Warwick ..	5211	Atherstone Unionist Club	Club House, Market-street, Atherstone.
Wilts.	5212	Hilmarton and District Agricultural C.	Lodge Cottage, Hilmarton, Calne.
Wilts.	5213	Bradley Horningsham and District Poultry.	18, Victoria-road, Warminster.
Warwick ..	5214	Allesley-road and District Allotments (Coventry).	Maythorne, Berkeley-road, Earlsdon, Coventry.
Warwick.....	5215	Leamington North-East District Allotments A.	4, Lansdowne-street, Leamington, Spa.
Staffs.	5216	Twentieth Century P. C.	23, Talbot-road, Stafford.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Lanes.....	5217	Second Didsbury Garden Suburb	118, Atwood-road, Didsbury, Man- chester
London	5218	Oxford International Trading Benefit.	3, Broad-street, Gol- den-square, Regent- street, W.
Yorks. . . .	5219	Wykeham District Egg Collect- ing.	The Depôt, Wykeham, Yorkshire.
Cambridge	5220	Gamlingay Small Holders.....	Fowler Bros., Church- street, Gamlingay, Sandy.
Devon	5221	Three Towns Tenants	45 Ganna Park-road, Plymouth.
Cambridge ..	5222	Gamlingay and District Egg and Poultry.	Church-street, Gam- lingay, Sandy.
Leicester	5223	Burbage and District Consti- tutional Club.	Canning House, Church-street, Bur- bage, Hinckley.
Durham	5224	Quarrington Hill and District Social Club and Institute.	Club House, Quar- rington Hill, Cox- hoe, Co. Durham.
Essex	5225	Dunmow and District Farmers ..	Bacons, Great Can- field, Dunmow.
London	5226	National Food Inquiry Bureau ..	34, Norfolk-street, Strand, W.C.
Yorks.....	5227	Oakenshaw Conservative and Unionist Club.	Bradford-road, Oaken- shaw, Bradford.
London	5228	Independent Labour Party, Ber- mondsey Branch, Labour and Socialist Club and Institute ..	Labour and Socialist Club and Institute, 60a, Fort-road, Ber- mondsey, S.E.
London	5229	British Poultry Federation	38, Queen Anne's Chambers, Dean Farrar-street, West- minster, S.W.
Wilts.	5230	Land and Home League Co- operators.	The Gardens, Christian Malford, Chippenham.
Glamorgan....	5231	Birchgrove C. Small Holdings ..	"Maisemore," Al- freda-road, Whit- church, Cardiff.
Leicester	5232	Ideal Boot C.	Lichfield Buildings, Chatham-street, Leicester.
Hants.....	5233	Cheriton and District Rural C. ..	Lane End, Longwood, Winchester.
Hants.....	5234	Beaulieu and District Agricultural C.	Manor Office, Beau- lieu, Brockenhurst, Hants.
Rutland	5235	Uppingham C. Small Holders	House of Mr. R. L. Tawn, North-street, Uppingham.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Durham . . .	5236	Blackhall Mill and District Workmen's Social Club and Institute.	Club House, Blackhall Mill, Ebchester, Co. Durham.
London	5237	General Garden Development	31, Craven-st., Strand, W.C.
Anglesey . .	5238	Anglesey Egg Collecting Dépôt . .	Llanfair Farm, Llanfair P.G., Anglesey.
Chester	5239	Nantwich Wholesale Produce Market.	7, Mill-st., Nantwich.
London	5240	Brick and Tile Workers	6, Bloomsbury-square W.C.
Lincoln	5241	Spalding Constitutional Club . .	Manor House, Spalding
Devon	5242	Salcombe Constitutional Club . .	Pitchford House, Fore-st., Salcombe, Devon.
Somerset	5243	Taunton Allotments	19, Stephen-st., Taunton, Somerset.
London	5244	Woolwich Borough C. A.	79, Tewson-road, Plumstead.
Anglesey	5245	Anglesey Bulb Growers	Plas Llanfair Farm, Llanfair P.G., Anglesey.
Cambridge . .	5246	Histon and Impington Small Holders' A.	House of Mr. A. P. Peck, The Green, Histon, Cambridge.
Yorks.	5247	Wetherby and District Farmers' Trading A.	House of Mr J Thompson, East Rigton, Leeds.
Cheshire	5248	High Lane and District Conservative Club.	Buxton-road, High Lane, Stockport.
Warwick . . .	5249	Windmill Lane (Foleshill) Allotments A.	Pensarn, Windmill-lane, Foleshill, Coventry.
Durham	5250	New Elvet Workmen's Club and Institute.	Club House, New Elvet, Durham.
Middlesex . . .	5251	St. Anns' Constitutional Club . .	606, Seven Sisters-rd, S'th Tottenham, N.
London	5252	County of London P.	55 and 56, Chancery-lane, W.C.
Norfolk	5253	Potter Heigham Fruit Growers' C. A.	Victoria Cottage, Potter Heigham, Gt. Yarmouth.
Northumbrlnd.	5254	Ashington and Ellington Social Club and Institute.	34, Middle Market, Ashington, Northumberland.
London	5255	Whitechapel Conservative and Unionist Club.	19, Leman-street, Whitechapel, E.
Glamorgan . . .	5256	Llanilterne Agricultural C.	Dan-y-Graig, Capel Llanilterne, Cardiff.
Warwick	5257	Coventry and District C. Small Holdings.	House of Mr. Kyt, Coundon, Coventry.
Bucks.	5258	Ickford Small Holders	The Cottage, Ickford, Thame.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Durham	5259	Washington Station Celtic Club and Institute.	38, Station-rd., Wash- ington Stn, Dur- ham.
Notts.	5260	Stapleford and Bramcote Con- stitutional Club and Institute.	Nottingham - road, Stapleford, Notts.
Lanes.	5261	United Workmen's C. Stores ...	140, Brownlow Hill, Liverpool.
Warwick ...	5262	Birmingham Musical Club and Institute.	55, Station-st., Bir- mingham.
Yorks.	5263	Teesdale Egg and Dairy	The Depôt, Larting- ton, Darlington.
Northumbrlnd.	5264	Haltwhistle C. Creamery	Mill House, Bardon Mill, Northumber- land.
Herts.	5265	Berkhamstead Tenants.....	Lower King's-road, Berkhamstead.
Essex	5266	Coggeshall Constitutional Club .	Stanfield House, Cog- geshall, Essex.
Kent	5267	Well Hill Agricultural Trading ..	Gladstone Villa, Well Hill, Chelsfield, Orp- ington, Kent.
Pembroke .	5268	Haverfordwest Agricultural C. .	Bowlings, Rudbaxton, Haverfordwest.
Oxon.	5269	Cowley Poor Allotments A.	5, Pile-road, Cowley, Oxford.
Bedford	5270	Roxton C Small Holdings	House of Mr. A. A. Ekins, Roxton, St. Neots, Hunts.
Northumbrlnd.	5271	Jesmond Constitutional Club	2, Goldspark-lane, Newcastle-on-Tyne.
London	5272	British Garden Estates A.	133, Cannon - street, E.C.
Suffolk	5273	Felixstowe Conservative Club	26, Constable - road, Felixstowe, Suffolk.
Northampton .	5274	Wellington and District C. L. ..	15, Herriots - lane, Wellingborough.
Warwick	5275	Milverton New Allotments A.	31, Rugby-road, Leam- ington Spa.
Berks.	5276	Newbury and District C. Poultry	Metropolitan Bank, Newbury.
Yorks.	5277	Adwick-le-street and District C. Small Holdings and Allotments	17, Quarry-lane, Wood- lands, Doncaster.
Northumbrlnd.	5278	Throckley and District Club and Institute.	5 and 6, Stephenson- terrace, Throckley, Northumberland.
Northumbrlnd.	5279	Hirst Diamond Social Club ..	9, Market-place, Hirst, Northumberland.
Lanes	5280	Bolton and District Tenants ..	6, Bowker's-row, Bol- ton.
London .. .	5281	Daily Herald Printing and Pub- lishing.	7 to 9, St. Bride-street, Fleet-street, Lon- don, E.C.
Lincoln	5282	Lincoln C. Small Holders	52, Cromwell-street, Lincoln.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Notts.	5283	Mansfield Constitutional Club....	69, West Gate, Mansfield.
Cumberland ..	5284	West Cumberland Agricultural C.	143, Queen street, Whitehaven.
Durham ...	5285	Tindale Crescent Working Men's Club and Institute.	Club House, Tindale Crescent, Bishop Auckland.
London	5286	Hammersmith Gladstone Club ..	117, Goldhawk-road, Shepherd's Bush, W.
Surrey ..	5287	Haslemere Tenants	The Rectory, Haslemere, Surrey
Brecon	5288	Crickhowell and District Farmers' C.	Penstar, Bridge-st., Crickhowell, Brecon.
London	5289	Long Sutton and District Co-partnership Housing.	4, Tavistock-square, W.C.
Yorks.	5290	East Hull Independent Labour Club.	209, Holderness-rd., Hull.
Warwick.....	5291	Hillfields and District Gardens ..	14, Coombe-street, Coventry.
Northumbrlnd.	5292	Wellington (Newcastle-on-Tyne) Social Club and Institute (Converted from Company).	86, Wellington-street, Newcastle-upon-Tyne.
Northumbrlnd.	5293	Dudley and Weetslade Working Men's Social Club.	Club House, Dudley, Northumberland.
Worcester	5294	West Worcestershire Allotments and Small Holdings C.	Doggerbank House, Malvern.
Northampton..	5295	Bozeat Small Holdings and Allotments	House of the Secry., Mr. G. Lubbock, London-rd., Bozeat, Wellingborough.
Dorset.....	5296	Winterbourne, Zelstone and District Agricultural C.	Hill Top Farm, Winterbourne, Zelstone Blandford.
Northumbrlnd.	5297	Ashington and Hirst Central Social Club.	2, Grand-st., Hirst, Northumberland.
Norfolk	5298	Norwich City Hall L.	19, St Peters-street, Norwich.
Durham.. ..	5299	Felling Gate Social Club and Institute.	Clayton House, Felling Gate, Felling, Co. Durham.
Essex	5300	Chadwell Heath and District Small Holdings	Thatched Cottage, Little Heath, Chadwell Heath, Essex.
Northampton..	5301	Irchester Boot Manufacturers .	High-st., Irchester.
Lancs.....	5302	Miles Platting I L.P. . . .	Enoch-st., Wilson-st., Manchester.
Kent	5303	Swanscombe Small Holdings and Allotments	132, Milton-road, Swanscombe, Greenhithe, Kent.
Northampton..	5304	Stones	39, Towler-st., Peterborough.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES <i>con.</i>			
Herts.	5305	Howard Cottage.....	Glaed Hame, Letchworth, Herts.
Durham	5306	Easington-lane Working Men's Club and Institute.	The Club, 101, Front-st., Easington-lane, Easington Castle, Eden, Co. Durham.
Hants.	5307	Moordown, Winton and District Small Holdings and Allotments	Linton Apiaries, Green-rd., Bourne-mouth.
Durham	5308	Collingwood Working Men's Social and Recreation Club and Institute.	Collingwood Buildings, Collingwood-street, Felling, Co. Durham.
Warwick.....	5309	Priors Marston Small Holdings and Allotments.	The Forge, Priors Marston, Byfield, Northampton.
London	5310	London Federation Institute	43, Whitcombe-street, W.C.
Carmarthen ..	5311	Mynydd Mawr Industrial C.	Co-operative Buildings, Tumble, L'annon, Carmarthenshire.
London	5312	London and Colonial Bank	55 and 56, Chancery-lane, W.C.
Derby	5313	Tideswell and District C.....	High-street, Tideswell, Buxton.
London	5314	Communist Working Men's Club and Institute.	107 and 109, Charlotte-street, Fitzroy-square, W.
Yorks.....	5315	Rawdon Conservative Club	The Club, Rawdon, Leeds.
Warwick.....	5316	Rugby and South-East Warwickshire Allotments and Small Holdings.	25, Paradise-street, Rugby.
Middlesex	5317	Hanwell Conservative and Unionist Club.	171, Uxbridge-road, Hanwell, W.
Derby	5318	Little Eaton C. CottageGardeners' A.	The Bungalow, Station-road, Little Eaton, Derby.
Dorset.....	5319	Whitechurch Canonieorum Collecting Depôt.	Church House, Whitechurch, Canonieorum, Charmouth, Dorset.
Wilt'.	5320	Gomeldon, Porton and District C. Agricultural Trading.	Rosint Cottage, Winterbourne, Gunner, Salisbury.
Gloucester	5321	Dumleton and District C.	Village Hall, Dumbleton, Evesham.
Yorks.....	5322	Huddersfield Tenants	Station-street Buildings, Huddersfield.
London	5323	Camberwell Unionist Club	161, Camberwell-road, S.E.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Northampton .	5324	Burton Latimer Allotments A...	House of Mr. J. Campen, Church-street, Burton Latimer, Kettering.
Hants.	5325	Sholding and District Small Holders' Club.	2, Holley Villas, Butts-road, Sholding, Southampton.
London	5326	Excelsior C.	99a, Rectory-road, Stoke Newington, N.
Northampton .	5327	Peterborough Smallholders' Club	Bedford Café, Queen-street, Peterboro'.
Notts.	5328	Nottingham Co-operative Allotments and Small Holders.	42, Cycle-road, Lenton, Nottingham.
London	5329	Ruislip Manor Cottage	33, Henrietta-street, Covent Garden, W.C.
Essex	5330	Ilford Men's Meeting Institute ..	2, Richmond-road, Ilford.
Middlesex ...	5331	Edmonton Smallholders' Club .	12, Argyll-road, Upper Edmonton, N.
London	5332	Tooting Conservative and Unionist Club.	12, Ashvale-road, Tooting, S.W.
Hants.	5333	East Cowes Liberal Club	East Cowes Liberal Club Ltd, Osborne-road, East Cowes, Isle of Wight.
Denbigh	5334	Colwyn and District Agricultural C.	"Carlton," Penwyl-lane, Old Colwyn, Colwyn Bay.
Herts.	5335	Letchworth Housing.	Station-place, Letchworth, Herts.
Warwick ...	5336	Coventry Gardeners and Small Holders' Federation.	10, Cash's-lane, Coventry.
London	5337	London Co-operative Union of Builders, Contractors, and Allied Trades.	45 and 46, Lower Marsh, Lambeth, S.E.
Hants.	5338	Winchester Working Men's Housing.	Oddfellows' Hall, St. George's-street, Winchester.
Durham	5339	Broomside and District Workmen's Club and Institute.	7, Broomside-lane, Broomside, Durham.
Wilts.	5340	Corsham Agriculturalists.	House of Mr. W. T. Dent, Lane's End, Corsham, Wilts.
Kent	5341	Eltham and District Smallholders.	182, Greenvale-road, Eltham.
Devon	5342	Ivybridge Constitutional Club ..	Erme House, Ivybridge, Devon.
Wilts.	5343	Whiteparish and District Agricultural Trading.	House of Mr. G. Collins, The Street, Whiteparish, Salisbury.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Durham	5344	Swalwell and District Social Club	Brewery Bank, Swalwell, Co. Durham.
Sussex	5345	Hurstpierpont and Hassocks Conservative Club.	Pelham House, Hurstpierpont, Hassocks, Sussex.
Kent	5346	Beaconsfield Conservative Working Men's Institute.	11, Union Crescent, Margate.
Derby	5347	Clown and District Liberal Club .	Club House, North-road, Clown, Chesterfield.
Northumbrlnd.	5348	Allendale Farmers	Parkside, Allendale, Northumberland.
Northumbrlnd.	5349	Wallsend Coronation Social Club and Institute	78, Park-road, Wallsend, Northumberland.
Northumbrlnd.	5350	Newcastle Athletic Club	79, Percy-street, Newcastle-on-Tyne.
Lanes.	5351	Denton Farmers.	"Glennville," Windmill-lane, Denton, Manchester.
London	5352	British and Colonial Investment Trust.	56, Chancery-lane, W.C.
London	5353	Model Housing and Estates A. .	39, New Broad-street, E.C.
Leicester . . .	5354	Humberstone and District Supply A.	Laburnum-road, Humberstone, Leicestershire.
Yorks.	5355	Swaledale Farmers' A.	Low House, Low-row, Richmond, Yorks.
London	5356	Southwark Housing	166, Seovell-road, Southwark Bridge-road, S.E.
Yerks.	5357	Sheffield Trades Hall.	Isaacs Buildings, Upper Charles-street, Sheffield.
Northampton .	5358	Rushden and District (1911) Trade Union Club and Institute.	Club House, Higham-road, Rushden, Northampton.
Surrey.	5359	Stoughton Smallholders' Club .	2, Downs View, Stoughton, Guildford.
Leicester. . . .	5360	Sileby Greeden Allotments . . .	3, Swann-street, Sileby, Loughboro'.
Cambs.	5361	Chesterton Allotment	15, Catherine-street, Chesterton, Cambridge.
Yorks.	5362	Keighley and District Small Holders.	6, Balfour-street, Keighley.

County.	No.	Name of Society.	Registered Office.
II.—IRELAND.			
Antrim	1032	Rathkenny Agency	Carncoagh.
Armagh	1047	Ulster Fruit Growers' A.	Portadown.
Cavan	1039	Moydristan C. Limeburning . .	Moydristan.
Cavan	1043	Ballyhaise C. Poultry Keepers .	Ballyhaise.
Cavan	1070	Larah C. Creamery	Larah.
Clare	1076	Bridgetown C. Agricultural ...	Bridgetown, O'Brien's Bridge.
Cork	1080	Charleville C. Creamery	Charleville.
Donegal	1073	Ardara C. Agricultural	Monargan, Ardara.
Down	1062	Drumaness C.	Drumaness.
Dublin	1081	Irish C. Wholesale	151, Thomas-street.
Kerry	1033	Droumclough C. Creamery	Droumclough, Lis- towel.
Kilkenny	1045	Ballybur C. Creamery	Ballybur, Cuffe's Grange.
Kilkenny	1082	Callan C. Development & Transit.	Callan.
Limerick	1038	Turrarea C. Creamery	Turrarea, Glin.
Limerick	1041	Cahermoyle C.	Cahermoyle.
Limerick	1044	Greybridge C. Creamery	Greybridge.
Limerick	1050	Athlone C. Creamery	Athlone.
Limerick	1055	Ballygran C. Creamery	Ballygran.
Limerick	1056	Colman's C. Creamery	Colman's Well, Charle- ville.
Limerick	1067	Ballinvreena C. Creamery	Ballinvreena, Kilfi- nane.
Limerick	1075	Commonaline C. Creamery	Commonaline, Doon.
Mayo	1042	Aughagower C. Agricultural ...	Aughagower.
Monaghan ...	1053	Drumacrutton C. Creamery	Drumacrutton.
Monaghan ...	1061	Smithborough C. Creamery	Smithborough.
Tipperary ...	1046	Gurtagarry C. Creamery	Gurtagarry, Tooma- vara.
Tipperary ...	1060	Clodia C. Creamery	Greenane, Borriso- leigh.
Tyrone	1036	Drumquin C. Creamery	Drumquin.
Tyrone	1040	Omagh C. Bacon Curing Factory	Omagh.
Tyrone	1049	Clogher Valley Agricultural	Clogher.
Westmeath .	1037	Kilmonaghan C. Agricultural ...	Tubber, Moate.
Wexford	1031	Ballindaggin C. Pig and Cattle Suppliers.	Ballindaggin.
Wexford	1034	Coolgarrow C. Pig and Cattle Suppliers.	Coolgarrow.
Wexford	1035	Murrintown C. Pig and Cattle Suppliers.	Murrintown.
Wexford	1048	Screen C. Pig and Cattle Suppliers	Screen.
Wexford	1051	Newbawn Pig and Cattle Suppliers	Newbawn.
Wexford	1052	Ballaghkeen C. Pig and Cattle Suppliers.	Ballaghkeen.
Wexford	1054	Clologue C. Pig and Cattle Suppliers.	Clologue.
Wexford	1057	Kilmuckridge C. Pig and Cattle Suppliers.	Kilmuckridge.

County.	No.	Name of Society.	Registered Office
IRELAND— <i>con.</i>			
Wexford	1058	Glynn C. Pig and Cattle Suppliers	Glynn.
Wexford	1059	Barntown C. Pig and Cattle Suppliers.	Barntown.
Wexford	1063	Ballycullane C. Pig and Cattle Suppliers.	Ballycullane.
Wexford	1064	Cushinstown C. Pig and Cattle Suppliers.	Cushinstown.
Wexford	1065	Monamolin C. Pig and Cattle Suppliers.	Monamolin.
Wexford	1066	Raheen C. Pig and Cattle Suppliers	Raheen.
Wexford	1068	Ramsgrange C. Pig and Cattle Suppliers	Ramsgrange.
Wexford	1069	Campile C. Pig and Cattle Suppliers.	Campile.
Wexford	1071	Clongeen C. Pig and Cattle Suppliers.	Clongeen.
Wexford	1072	Gusserane C. Pig and Cattle Suppliers.	Gusserane.
Wexford	1074	Kiltealy C. Pig and Cattle Suppliers.	Kiltealy.
Wexford	1077	Kilmore C. Pig and Cattle Suppliers.	Kilmore.
Wexford	1078	Ballykelly C. Pig and Cattle Suppliers.	Ballykelly.
Wexford	1079	Duncormack C. Pig and Cattle Suppliers.	Duncormack.

IV.—LIST OF INDUSTRIAL AND PROVIDENT SOCIETIES DISSOLVED DURING THE YEAR 1911.

(See Report 11, page 56.)

I.—ENGLAND AND WALES.

County.	No.	Name of Society.	Registered Office.
Lancs.....	66	Rochdale District C. Corn Mill ..	Wier-street Mill, Rochdale, Lancs.
Yorks. . . .	338	Mexborough Working Men's I. ..	169, Wath-road, Mex- borough, near Rotherham.
Lancs.....	391	Westleigh I. and P.	Warburtin Hill, West- leigh, Lancashire.
Northampton..	472	Bozeat I. and P.	High-street, Bozeat, Northamptonshire.
Lancs.....	557	Blackrod Friendly C. I.	3, Chorley-road, Blackrod, near Chorley.
London	616	Result C. I. and P.	106 and 108, Corn- wall-road, Brixton, S.W.
Lancs.....	1089	Upper Swinton C. I.	27, Station-road, Upper Swinton, Lancashire.
Yorks.	1838	Skinningrove Amicable I. ..	New Company-row, Skinningrove Co- operative Stores, Carlin How, R.S.O.
Derby	2014	Pinxton L.	2, Victoria-terrace, Pinxton Wharf, Pinxton, Derby.
Leicester	2120	Leicester Elastic Web Manu- facturing.	Slate-street Mills, Conduit-street, Leicester.
Essex	2321	Balls Pond Secular Hall	112a, Hoe-street, Walthamstow.
London	2352	Poplar and Bromley Perseverance Licensed Victuallers' C.	George the Fourth Tavern, Ida-street, Poplar.
Northampton...	2431	Rushden and District Freehold L.	Rushden Hotel Coffee Tavern and Public Hall Company Ltd., High-street, Rush- den, Northants.
Derby	2517	Whittington and District Work- ing Men's. C.	London-street New Whittington, Ches- terfield, Derbyshire.
Northampton...	2605	Raunds Productive	Stores, Raunds.
Bedford	2631	Aspley Guise C.	The Stores, Aspley Guise.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Northampton..	2639	Walgrave Productive.....	Walgrave, Northampton.
London	2704	General Builders.....	Progress Works, Wharf-road, Latimer-road, Notting Hill, W.
Monmouth ..	2720	New Tredegar I. C.....	Stores, Commercial-street, New Tredegar, Cardiff.
Staffs.	2727	Stoke-on-Trent and District I. C..	11, Lovatt-street, Stoke-on-Trent.
Sussex.....	3030	East Grinstead and District C.	Railway Approach, East Grinstead.
Notts.	3141	Nottingham Bakers	10, New Bridge-street, Nottingham.
Lancs.	3183	Sons of Temperance Mutual Guarantee.	AbbeyCottage, North-road, Clayton, Manchester.
Kent	3201	Photographic C.....	5, Albion-place, Maidstone.
Leicester	3217	Leicester C. Engineers	Graham-st., Humberstone-rd., Leicester.
Northampton..	3238	Kettering C. Builders	Havelock-st., Kettering.
Leicester ..	3285	Homestead Freehold L.	59, Charles - street, Leicester.
London	3303	General Engineers.....	28, Little Manor-st., High-st., Clapham, S.W.
London	3322	Isle of Dogs Progressive Club	17, Pier-st., Cuhitt Town, E.
Staffs.	3338	Wolverhampton Central Independent Labour Club.	33, John-st., Wolverhampton
Worcester	3408	Aston Fields and District (Bromsgrove) C	Olive-place, Charford-rd., Aston Fields, Bromsgrove.
Northampton..	3412	Kettering C. Leather Dressers ..	Co-operative Hall, Tanners-lane, Kettering.
Leicester	3424	Leicester Builders	Western-rd., Leicester
Wilts.	3486	Devizes Farmers' Produce A.	Farmers' Depôt, Southbroom, Devizes
Lancs.....	3530	Justice Land, Building, and Social Club.	5, Grove-avenue, Higher Broughton, Manchester.
Derby	3529	Long Eaton Engineering and Cycle Manufacturing.	High - street, Long Eaton
London	3590	National C. Horse Shoeing	Prince Albert Inn, Wharfedale-road, Kings Cross, N.
Glamorgan....	3633	Barry Dock Mutual I. C... ..	Evelyn-street, Barry Dock.
Herts.....	3638	Rye Park Liberal and Radical Club.	The Bungalow, Rye Park, Hoddesdon.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Yorks.	3696	Sowerby Bridge Carlton Builders	22, Carlton-street, Sowerby Bridge.
Rutland	3704	Empingham and Normanton C.	Empingham, Stam- ford.
Durham	3849	Rowlands Gill Workmen's Club	Club House, Burnop- field-road, Row- lands Gill, New- castle-on-Tyne.
Worcester ..	3865	Bewdley Agricultural Supply A...	Cleobury-road, Bewd- ley.
London	3959	Householders' Coal A.	49, Victoria-street, S.W.
Lanes.....	3960	Liverpool and District News- agents Wholesale Supply A.	Commerce Court, 11, Lord-street, Liver- pool.
London	3966	Agricultural Mutual Insurance .	275 and 276, High Holborn, W.C.
Worcester ...	4031	Midland Counties Agricultural Supply A.	7, Bridge-street, Stourport.
London	4074	Mosaic Workers' C.	8, Upper Chadwell-st., Myddleton-sq., E.C.
London	4095	Jewish C. and I. Alliance.....	4, Cleve Buildings, Calvert-avenue, Shoreditch, E.
London	4098	National Mutual Investment A...	10, Queen-street, E.C.
Norfolk	4101	Norwich Printers	St. John's, Maddar Market, Norwich.
Leicester ..	4128	Park Vale Freehold L.	37, Mere-road, Leices- ter.
Lanes....	4147	Newlands Guest Houses	223, Brunswick-st., Manchester.
Glamorgan....	4168	Rotherslade Hotel and Boarding House.	89, Lower Oxford-st., Swansea.
London	4169	British P. Fire and Accident A...	20, Bucklersbury, E.C.
London	4216	Licensed Victuallers' C. Guarantee Fund.	57, Moorgate-street, E.C.
Sussex	4224	Worthing I. C.	28, Portland-road, Worthing.
London	4231	British Union Assurance	Union Court, Old Brook-street, E.C.
Sussex.....	4257	Heathfield and District Agri- cultural C.	Heathfield, Heath- field Tower, Sussex.
Lanes.	4269	National Savings Investment.....	45, Gresham-street, Liverpool.
Cardiff	4320	South Rheidol Shire Horse.	Cambrian Chambers, Aberystwyth.
Oxon	4342	Banbury and District Trading A.	The Store, Banbury.
Notts.	4349	Mansfield Workmen's Club and Institute.	Club House, corner of Pelham and Elm Tree-street, Mans- field.
London	4365	London and South Wales Col- lieries.	Dashwood House, New Broad-street, E.C.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
London	4396	Book-keeper's Record Publishing	88 and 90, Chancery Lane, W.C.
Salop	4427	Burwarton and District Agricultural Trading.	6, Whitburn-st., Bridgnorth, Salop.
Lanes.	4439	Colne and District Farmers' A. .	13, Market-pl., Colne.
Somerset.....	4468	Avalon Fruit Grading	Portway, Street, Somerset.
Durham	4486	Chester-le-street and District Conservative and Unionist Club.	56 and 58, Front-st., Chester-le-street.
Notts.	4488	East Bassetlaw Farmers' C.	Mr. J. H. Fletchers, Rampton, Lincoln.
Warwick.....	4501	Aston Unionist Labour Club.	Aston Cross, Aston Manor, Birmingham.
Somerset	4505	South Petherton and District C.	St. James-st., South Petherton.
Bucks.....	4510	Wing Small Holdings C.	The residence of C. C. Edmunds, Burcott, Wing.
Devon.	4525	The Holsworthy and District C.	16, Stanhope-square, Holsworthy.
London	4580	Garden Suburbs Pioneer	Effingham House, Arundel-st., Strand, W.C.
Bucks.....	4582	Slough Conservative and Unionist Club.	48, High-st., Slough.
Northumbrlnd.	4598	Wallsend Small Holdings	17, Mask-st., Wallsend. S.O.
Northampton..	4615	Far Cotton and District Small Holdings and Allotments.	12, Abbey-road, Far Cotton, Northampton.
London	4621	Rational Foods	Birkbeck Chambers, High Holborn, W.C.
Salop	4629	Oswestry District Farmers	Trepnal, Oswestry.
Northampton..	4636	Midland Printers	3b, Queen-st., Kettering.
Leicester ..	4661	Leicester Ideal Basket Makers ..	56, Bedford-street, Leicester.
Lanes.....	4663	Ribblesdale Wholesale Milk Supply A.	33, King-st., Clitheroe
Kent	4668	West Malling and District C. Holdings A.	Rose Coffee Tavern, West Malling, S.O.
Bedford	4669	Swineshead Small Holders	Five Bells, Swineshead, St. Neots.
Kent	4733	Sevenoaks C. Small Holdings	80, High-street, Sevenoaks.
Durham	1748	Sunderland East End Workmen's Social Club and Institute.	166, High-street East, Sunderland.
Glamorgau....	4817	Coychurch Lower Small Holdings and Allotments A.	Shelf Farm, Coychurch, Bridgend.
Glamorgan....	4844	South Wales C. Tailors.....	95, Tudor-rd., Cardiff.
Durham	4906	Gateshead and District P. and E C.	Society's Store, Westbourne-avenue, Gateshead.

County.	No.	Name of Society.	Registered Office.
ENGLAND AND WALES— <i>con.</i>			
Surrey.....	4946	South-Western I. C.	99, Ashleigh-road, Mortlake, S.W.
Berks.	4958	Compton Stores and Trading ...	Cheap-street, Comp- ton, Newbury.
Dorset.....	4966	Okeford Small Holdings	Mr. Robert Young, Okeford, Fitz- paine, Blandford.
Lancs.	5003	Clarion Cyclists' Clubhouse.....	ClarionCyclists' Club- house, Halewood, Liverpool
Warwick.....	5017	Broadwell and District Egg Col- lecting Depôt.	Gibraltar House, Stockton, Rugby.
Salop	5034	Ellesmere Traders	The Poplars, Wels- hampton, Ellesmere
Sussex.....	5035	Robertsbridge and District Egg ..	John's Cross Farm, Robertsbridge, Sussex.
Lancs.	5061	Mutual Rubber Growers	27, Brazennose-street, Manchester.
Northumbrlnd.	5070	Newcastle-on-Tyne and District Jewish C.	68, Blandford-street, Newcastle-on-Tyne.
II.—IRELAND.			
Antrim	793	Cushendall C. Poultry	Resolution for Volun- tary Winding up.
Donegal	605	Donegal C. Agricultural and Dairy	Resolution for Volun- tary Winding up.
Donegal	664	Gleneany C. Agricultural and Dairy	Resolution for Volun- tary Winding up.
Dublin	818	National Theatre	Instrument of Disso- lution.
Dublin	960	Irish C. Shipowners	Resolution for Volun- tary Winding up.
Leitrim	448	Ballinamore C. Agricultural and Dairy.	Resolution for Volun- tary Winding up.
Tipperary	849	Outrath C. Poultry	Resolution for Volun- tary Winding up.

V.—COMMITTEE ON EDUCATION.

(See Report 18, page 59.)

EDUCATIONAL MATTERS.

(a) STATISTICS *re* EXAMINATIONS.

Year.	No. of Entries for Examination, excluding Junior Examinations.	No of Passes. With Distinction.	Without Distinction.	No. of Failures
1911	2,444	330	930	984
1910	2,231	321	958	952

(b) CERTIFICATES ISSUED.

JUNIOR CLASSES IN CO-OPERATION.

Session	Merit Certificate.	Attendance Certificate.
1910-11.....	3,611	5,000
1909-10.....	3,516	5,342

INTERMEDIATE CLASSES.

Session	Certificates.
1910-11	28
„ 1909-10	66

ADULT CLASSES.

Year.	Co-operation.	Industrial History.	Citizen-ship.	Economics.	Teachers.	Co-operative Book-keep-ing.
1911	376	36	50	31	—	615
1910	265	69	50	30	11	688
Total Adult Certificates, 1911						1,108
„ „ 1910						1,113

(c) GRANTS AND PRIZES.

JUNIOR CLASSES.

	£	s.	d.
Session 1911	49	16	6
„ 1910	51	2	6

INTERMEDIATE CLASSES.

	£	s.	d.
Session 1911	1	2	6
„ 1910	1	2	6

ADULT CLASSES.

	Session 1910-11.	Session 1909-10.
	£ s. d.	£ s. d.
Grants	60 15 0	68 0 0
Prizes.....	7 15 0	10 15 0
	£68 10 0	£78 15 0

(d) CO-OPERATIVE UNION SCHOLARSHIPS.

Scholarships, enabling students to attend some portion of the Summer Meeting, held in connection with the University Extension Movement, were awarded to the following students:—

Subject.	Name.	Class.
Co-operation	*H. Golding (Sheerness) ..	Correspondence.
„	R. Bragington	Plymouth.
„	*H. Glover	Bolton.
„	*J. J. Lindsay	Leith.
„	Mrs. Nancy Owen (Oldham)	Correspondence.
Industrial History	*W. A. Hancock	Plymouth.
Citizenship	A. S. Clift	Plymouth.
Economics (Old Syllabus) ..	F. J. Gibson (Rugby) ..	Correspondence
Economics (New Syllabus) ..	Miss J. Elliott	Co-op. Brotherhood Trust (London).
Book-keeping	F. T. Lines	Bristol.

* These students attended the Summer classes for Research, held at Oxford, under the auspices of the Tutorial Classes Committee.

BLANDFORD SCHOLARSHIPS.

The two scholarships, of the value of £10 each, awarded in open competition in the subject of Co-operation (3rd stage), were won by Mr. Douglas Lang, of the Middlesbrough class, and Mrs. E. C. Shimmin (Birkenhead) of our correspondence class. Mr. Lang spent the value of his scholarship in visiting co-operative productive workshops in Great Britain; and Mrs. Shimmin elected to visit and study Swiss co-operation. Both students submitted to the Central Education Committee interesting reports of their visits.

REPORT FOR SESSION 1911-12.

(a) CLASSES FORMED.

	Session 1911-12.	Session 1910-11.	Increase.	Decrease
Co-operation—Junior	276	240	36	—
Intermediate Classes	15	13	2	—
Co-operation—Adult	28	29	—	1
(Correspondence)	1	1	—	—
Industrial History	4	6	—	2
(Correspondence)	1	1	—	—
Citizenship	7	9	—	2
(Correspondence)	1	1	—	—
Economics	2	4	—	2
(Correspondence)	1	1	—	—
Co-operative Book-keeping	104	104	—	—
(Correspondence) ..	1	—	1	—

Training Course for Employés:—

Apprentices and Junior Em-

ployés	11 ..	6 ..	5 ..	—
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Salesmen	10 ..	12 ..	— ..	2
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(Correspondence).....	1 ..	1 ..	— ..	—
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General Managers (Corres-				
pondence)	1 ..	1 ..	— ..	—

Honours (Correspondence)....	1 ..	1 ..	— ..	—
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Training Course for Secretaries:—

(Correspondence)	1 ..	1 ..	— ..	—
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Training Course for Teachers	1 ..	— ..	1 ..	—
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Total, Session 1911-12	467	Classes.
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Total, Session 1910-11	431	„
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Increase.....	36
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(b) STUDENTS ENROLLED.

	Session 1911-12.	Session 1910-11.	Increase.	Decrease.
Co-operation—Junior	14518 ..	13905 ..	613 ..	—
Intermediate Classes	592 ..	340 ..	252 ..	—
Co-operation—Adult	354 ..	454 ..	— ..	100
(Correspondence).....	64 ..	60 ..	4 ..	—
Industrial History	124 ..	79 ..	45 ..	—
(Correspondence).....	9 ..	9 ..	— ..	—
Citizenship	125 ..	126 ..	— ..	1
(Correspondence) ..	5 ..	5 ..	— ..	—
Economics	23 ..	48 ..	— ..	25
(Correspondence)....	17 ..	30 ..	— ..	13
Co-operative Book-keeping	1848 ..	1933 ..	— ..	85
(Correspondence).....	62 ..	— ..	62 ..	—
Training Course for Employés:—				
Apprentice and Junior Em-				
ployés.....	224 ..	214 ..	10 ..	—
Salesmen	261 ..	276 ..	— ..	15
(Correspondence).....	53 ..	55 ..	— ..	2
General Managers (Corres-				
pondence)	31 ..	9 ..	22 ..	—
Honours (Correspondence) ..	3 ..	14 ..	— ..	11
Training Course for Secretaries:—				
(Correspondence)	33 ..	52 ..	— ..	19
Training Classes for Teachers	10 ..	— ..	10 ..	—
	18356	17609	1018	271
Total, Session 1911-12	18356			
Total, Session 1910-11	17609			
Increase.....			747	Students.

TRAINING OF CO-OPERATIVE EMPLOYEES.

Centres Formed. Session 1911-1912.

(a) APPRENTICES AND JUNIOR EMPLOYEES.

Section.	Place.	Teacher.	Students enrolled.
Midland	Birmingham.....	Mr. W. H. Buckler.....	27
"	Walsall	Mr. A. Evison	14
Northern	Bedlington	Mr. C. Johnson.....	18
"	Middlesbrough.....	Mr. F. E. Scurrah	21
North-Western	Bolton	Mr. J. J. Agnew	40
"	Burslem	Mr. — Travers	36
"	Fleetwood.....	Mr L. Unsworth	12
"	Guiseley	Mr. J. W. Procter.....	6
"	Leeds.....	Mr. W. E. Craven.....	14
Scottish	Leith	Mr. A. B. Hardy	25
Southern	River (Dover)	Mr. J. W. Howels.....	11

(b) SALESMEN'S CLASSES.

Midland	Burton-on-Trent ...	Mr. H. Lowndes	13
"	Kettering	Mr. W. Ballard	23
North-Western	Blackburn.....	Mr. P. Duerden	33
"	Crewe.....	Mr. W. G. Brooks	36
"	Fleetwood	Mr. E. F. Tasker.....	17
"	Leeds	Mr. H. Silversides	15
"	Leigh	Mr. J. E. Butterworth	17
"	Manchester :		
	(Tuesday)	Mr. W. Starks	16
	(Wednesday) ..	Mr. J. Lea	15
Scottish	Dunfermline	Mr. J. Marr	14
"	Glasgow	Mr. A. Hunter	25
"	Hamilton	Mr. J. R. Pollock.....	17
South-Western	Bristol	Mr. A. D. Parks	20
Correspondence Section :			
Salesmen	Mr. T. M. Young		54
General Managers	Mr. R. J. Wilson		30
Honours			3

Total, Session 1911-12	572
Total, Session 1910-11	568

Increase..... 4

EXAMINATIONS.

DATES.

Junior Classes—

Class day during week (26th February to 2nd March).

"Lives" of Great Men and Women. Class day during week 4th March to 9th March.

Co-operative Book-keeping ..	Wednesday, 20th March.
Citizenship	Monday, 25th March.
Industrial History	Tuesday, 26th March.
Co-operation	Wednesday, 27th March.
Economics	Thursday, 28th March.

Apprentices and Junior Employés: Class day during week commencing
22nd April.

Salesmen	} Class day during week commencing 29th April.
General Managers	
Honours	

Training of Co-operative Teachers : May, 1912.

		1912.	1911.
Co-operation—Juniors:	Sec. III. (Written)	1756	1893
" "	Sec. II. (Local)	3961	2689
" "	Sec. I. (Local)	3658	3710
Intermediate Classes		324	195
Co-operation—Adults		523	610
Industrial History		99	79
Citizenship		98	103
Economics		58	42
Co-operative Book-keeping		1600	1694
" Auditing		32	45
Training Centres for Co-operative Employés—Apprentices and Junior Employés—Part I.	105	} 215	} 113
" " Part II.	110		
Salesmen		} 340	} 287
General Managers			
Honours			
Training Course for Co-operative Secretaries (1911)	26
Training Classes for Teachers		23	—
Total, 1912			12687
" 1911			11486

Co-operation—Adults	395	..	418
Industrial History.....	58	..	53
Citizenship ..	50	..	66
Economics	44	..	35

	1912.	1911.
Co-operative Book-keeping	1306	1394
„ Auditing	30	35
Training Centres for Co-operative Employés—Apprentices and Junior Employés	174	56
Salesmen	246	
General Managers	47	
Honours	5	
	298	238
Training Course for Co-operative Secretaries	—	26
Training Classes for Teachers	23	—
Total, 1912	2378	
„ 1911	2321	
Junior re-examination of best papers—		
Sec. III.—Co-operation	1912— 112	1911—117
Intermediate Re-examination	1912— 39	1911— 7

CO-OPERATIVE STUDENTS' FELLOWSHIP.

THIRD ANNUAL REPORT.

The last Annual Report of the Fellowship of necessity contained no reference to the second annual meeting, held at York, during Easter, 1911. That meeting formed a part of the proceedings arranged for the Easter weekend by the Central Education Committee of the Co-operative Union. The president of the Fellowship took the chair, and attending the meeting were members from all parts of the country—it might almost be said of the United Kingdom. The second annual report was adopted, the elected joint secretary re-elected, and the following papers read and discussed :—(1) “The Students’ Fellowship; Service in it and service by it,” written and read by Mr. Isaac Holmes, of Bradford. (2) “The Students’ Fellowship: How may its organisation and utility be extended,” written by Mr. J. S. Appleby (Leeds), and read in his absence by Mr. Stainer (Leeds). There was general agreement with the terms of the annual report, and for the most part with the views expressed in the two interesting and stimulating papers. The fullest expression of opinion given by the meeting on any one point was on the question of the conditions of entry to the Fellowship. On one hand it was argued that the Fellowship might be more rapidly extended by the admission of interested people who had yet not become registered students of the Co-operative Union; on the other hand, it was held that by such admission the essential quality of studentship would become, as it were, diluted and the particular object sought by the Fellowship, that of binding together for definite work the students of the movement, would be defeated if non-students were allowed to join. The balance of opinion was decidedly in favour of keeping the Fellowship to its original aim of being an association of professed students of co-operative principles. Thanks to the writers and readers of the papers were unanimously accorded.

GENERAL PROGRESS.

The year has been one of quiet work and steady progress, as far as the Fellowship is concerned. There has been a continuous influx of new members, and this has necessitated two reprints of our membership list. The first, completed to the middle of June last, included the names of five hundred members: the second has just been completed, and contains an additional one hundred. Thus the average of two hundred new members every year has been maintained. The most noticeable feature, perhaps, in regard to the new entrants this year is the large proportion of women. It is hoped that this feature will become permanent. Last year it was reported that out of the total of sixty districts comprised in the Co-operative Union, only eight did not contain one or more members of the Fellowship. It is interesting to note that this number still remains. Of these districts, three are in England, one in Wales, and four in Scotland. A complete list of the districts and the number of members in each, with their respective secretaries, so far as they have been appointed, is appended to this report.

ORGANISATION.

The constitution of the Fellowship provides for the organising of the members in their respective districts into groups over the area of the whole district, or in parts, as may be found convenient. This work has proceeded satisfactorily during the year. To the eleven previously reported have been added Derby, Cheshire and North Wales, Oxford and Bucks., Leicester, and the East of Scotland Districts. In London, where the work is particularly difficult, the North and South Metropolitan Districts have been merged with most satisfactory results. In the coming year it is hoped to organise the districts in the North-Western Section into a sectional body. Intercourse, interesting and helpful, has already taken place between several districts in this section, and closer union is not only desirable but necessary. Reports of the year's work in the districts, condensed in some cases, are added at the end of this report. They are of great interest this year, and prove that the Fellowship is getting a grip of its work in many districts. These reports are preceded by a comprehensive report of work done in the Midland Section as a whole. Similar work would be of great value in other sections, and it is hoped will be undertaken when the workers present themselves. In the matter of organisation, members sufficiently interested can be of great assistance, and are invited to communicate with the joint secretaries with regard to the organisation of their districts or to make suggestions for the establishment of sub-district groups.

DISTRICT WORK.

This has been of a varied character, as may be gathered from the reports. The particular way in which each district may be able to help the work of the movement is probably best decided by the district members after full consideration of the circumstances and needs of their respective localities. The one general observation may here be made that those districts where the mem-

bers have met regularly, where they have shown most interest and enthusiasm, and have worked in accordance with a pre-determined plan are those where the best work has been accomplished. In many instances it has been possible to afford assistance and advice from the centre when such have been solicited; more might possibly be done were applications made more freely than hitherto

THE MONTHLY LETTER.

It was thought desirable to send out to the districts a monthly letter, signed by the president and secretaries, dealing with matters of importance and interest. The first was sent in July last. The response to these letters has been gratifying, and it is hoped to make them increasingly useful to the districts in the coming year. Needless to say their utility, as regards the general work of the Fellowship, would be increased if prompt and detailed replies could be given in all cases where such are desired.

FELLOWSHIP MEMBERS AND CONGRESS.

Following the precedent set at the Plymouth Congress in 1910, a gathering of the Fellowship was held on Whit Sunday last, at Bradford. Arrangements were most kindly and successfully made for their entertainment by the Educational Committee of the Bradford Society, and it is here desired to acknowledge the service thus rendered to the Fellowship by enabling members from remote parts of the country to meet together under such pleasant auspices. This Congress gathering of Fellowship members will, it is hoped, become firmly established, the opportunities for such representative meetings being few.

REPORTS AND DISCUSSIONS.

So far as possible, notices of meetings at which important matters have been considered have been dealt with in the monthly "Fellowship Notes," which are given in the *Co-operative News*. Space alone has prevented more notices from appearing and such as have appeared from being given at greater length. Many district meetings have been well reported in the "Monthly Wheatsheafs" and "Records" of different societies, and it is desired to commend the districts which have arranged for such reports to appear and to suggest to other districts the adoption of similar methods of making the Fellowship and its work more widely known. The discussions and meetings of the districts have absorbed the energies of members to such an extent that the general discussions on set subjects have lapsed, a result probably also assisted by the lack of means for adequately presenting the conclusions of members to the whole body. It is thought, however, that it would be wise to have a general discussion at least once every quarter, the subjects to be suggested by the annual meeting.

CONGRATULATIONS AND ACKNOWLEDGMENTS.

In many districts well-considered programmes of work have been arranged by secretaries and others responsible, and carried out at the meetings of members. It is desired to congratulate those concerned on the success which has

attended their efforts. It is desired also to congratulate those members whose names appeared so prominently upon the yearly examination lists of the Co-operative Union. It is fitting that the members of the Students' Fellowship should take a high place amongst successful students; those who do so earn the commendation of their fellow-members, as well as the reward accompanying all worthy effort.

In concluding this report the duty must not be overlooked of thanking all persons and associations who, throughout the year, have assisted in making the Fellowship what it has become. Special thanks are due to the *Co-operative News* for the space devoted to "Notes"; to the "Scottish Co-operator" for many sympathetic references; to the editor of the *Co-operative Year Book* for his publication of an article on the Fellowship; to the writer of that article, and to the many editors of local co-operative publications for their kindness throughout the year. Acknowledgment is also here made of the privileges extended to members by the Co-operative Wholesale Society, the Sectional Boards, and the District Conference Associations of attendance at their respective meetings. To all those who have in any way helped we tender, on behalf of the Fellowship, our sincere and hearty thanks.

LIST OF DISTRICTS AND SECRETARIES.

District.	No. of Members.	Secretary.
Airedale Leeds Sub-district 41	63	{ Mr. T. Spencer. Mr. E. Rennison.
Bradford Sub-district .. 22		
Metropolitan—North } Amalgam- { 41	62	{ Mr. W. T. Davies.
„ South } ated. { 21		
North-East Lancashire 44		Mr. F. Taylor.
Bolton 39		Mr. T. Ellison.
Manchester 34		Mr. A. Baxter.
South Durham and North Riding of Yorkshire 27		Mrs. M. Weaver.
Glasgow and Suburbs..... .. 26		Mr. J. B. Cairns.
Rochdale 25		Mr. A. G. Garner.
Devon 25		Mr. H. L. Smith.
East of Scotland 21		Mr. J. J. Lindsay.
Cheshire and North Wales 19		Mrs. E. C. Shimmin.
East Yorkshire 17		.. .. .
Oldham..... .. 17		(Joint with Manchester).
Oxford and Bucks..... .. 15		Mr. A. E. Nethercot.
Derby 14		Mr. Jno. Smith.
Leicester 13		Mr. L. T. Matthews.
Macclesfield 11		Mr. A. J. Hayward (<i>pro</i> <i>tem.</i>).
Cumberland and Westmorland 8		.....
South Yorkshire 8		.....
Hants. 7		.....

District.	No. of Members.	Secretary.
Wellingborough and Kettering	7	.....
Gloucester and Hereford	7	.....
Dewsbury	6	.....
West Durham	6	.....
Sussex	6	.....
Brecon, Monmouth, and E. Glamorgan ..	5	.....
East Durham	4	.....
Renfrewshire	4	.....
Cambridge and Beds.	4	.....
South Northumberland.....	4	.....
Nottingham.....	4	.....
Ireland	4	.....
Lincoln	3	.....
Falkirk	3	.....
Kent	3	.....
North Northumberland.....	3	.....
North Lancashire	3	.....
Birmingham	2	.....
Huddersfield	2	.....
Ayrshire	2	.....
Coventry	2	.....
South Durham	2	.....
Cornwall	2	.....
Northampton	2	.....
Stafford.....	2	.....
Rossendale	1	.....
Essex and Suffolk	1	.....
Norfolk	1	.....
Somerset	1	.....
Central (Scotland)	1	.....
Mid-Glamorgan	1	.....
Calderdale.....	—	.....
North Lonsdale .....	—	.....
Wilts. and Dorset .....	—	.....
West Wales .....	—	.....
Border Counties .....	—	.....
Fife and Kinross.....	—	.....
Perth and Forfar .....	—	.....
Stirling .....	—	.....

THE NATIONAL CO-OPERATIVE MEN'S GUILD.

FIRST ANNUAL REPORT.

In the history of the co-operative movement there have been many attempts to establish men's guilds or associations. Some have endeavoured

to attract men co-operators in a large area, like London, and its suburbs, and others have been formed in connection with particular societies. Some were formed with the idea of drawing the men of the movement into closer relationship; others were formed with the idea of ventilating some local grievance. Whatever their objects, they all died of inanition. The growth of the commercial side of the movement was so rapid as to apparently use up all the available energy and enthusiasm.

In 1906, however, at Stratford (London), a few men co-operators formed themselves into an association with the idea of educating themselves in the principles of the movement. Meeting with some success, it was soon felt that the men's guild, as it came to be called, was filling a real need in the local co-operative circle. Moreover, it came to be recognised that if ever the movement was to realise its ideals and purpose, some machinery was certainly necessary to awaken the great majority of men co-operators from the apathy with which they regarded the wider, or even the local, aspects of co-operation.

With the idea of creating some such machinery, the secretary of the Stratford Men's Guild wrote a letter to the *Co-operative News* in September, 1909, advocating the establishment of men's guilds in localities, and their fusion into one national body.

This letter elicited the fact that the idea was also ripening in other minds. Guilds were formed in Newcastle, Bradford, Liverpool, and other places, and many letters were received asking how to form men's guilds. Further correspondence in the *Co-operative News* followed, and at the Plymouth Congress, a meeting was called of all interested in the project. Mr. W. H. Watkins was in the chair at this meeting, and the following resolution, proposed by Mr. W. Chas. Potter, was unanimously agreed to:—

That this meeting of delegates attending the Plymouth Congress, 1910, considers it desirable that a National Co-operative Men's Guild, with the primary object of bringing the great majority of male stores members closer into touch with the co-operative movement, should be formed.

The matter of forming a national guild was next laid before the Central Education Committee of the Co-operative Union, but, after a good deal of correspondence, the committee decided to let the matter stand over for a year in order to await an increased desire amongst the men's guilds to be organised.

At the Easter Conference at York, 1911, the question was again raised, and Mr. W. H. Watkins (Plymouth), Mr. Breare (Bradford Men's Guild), and Mr. W. Chas. Potter (Stratford Men's Guild) gave an account of the objects and methods of the men's guilds, and the need for their national organisation to a meeting of delegates, at which members of the Education Committee of the Union attended. At the conclusion of the meeting, the following resolution was passed:—

That this meeting of delegates to the Easter Conference, York, 1911, approves the principle of a National Co-operative Men's Guild, and hereby asks the Central Education Committee of the Co-operative Union to take the matter under consideration.

Another meeting of delegates interested in men's guilds was held at the Bradford Congress, 1911, and a resolution approving the formation of a national guild was unanimously passed.

As a result, the correspondence with the Central Education Committee was re-opened and a proposed constitution for a national guild laid before them. At their meeting in London in July, 1911, the committee adopted the recommendation, and decided to apply to the United Board of the Union for sanction to form a national guild. The sanction was obtained, and invitations were thereupon issued to the existing Men's Guilds to send two delegates to a meeting at Leicester, on 9th December, 1911.

At this conference, which was attended by the Educational Sub-Committee of the Union, nine men's guilds were represented by eleven delegates. A full discussion took place on the question of forming a National Men's Guild, and on a vote being taken the meeting was unanimous that such a guild should be formed.

Draft rules were then considered and adopted. The objects of the national guild were defined as under :—

Primarily, to arouse, maintain, and increase interest on the part of men co-operators of all sections in the workings and development of the co-operative movement.

Generally, to make known the principles of co-operation and assist towards their universal application to human affairs.

All candidates for admission shall agree to abide by the constitution and rules of the National Co-operative Men's Guild, and to do their best to forward its objects, to uphold and spread a knowledge of co-operative principles, to extend the application of these principles to social affairs, and to aid in all ways and at all times the establishment of a truly co-operative commonwealth.

The management of the guild has been vested in a president, vice-president, a central council of twelve, two joint secretaries, a treasurer and auditor. The president is the chairman for the time being of the Co-operative Union Central Education Committee; the vice-president is appointed from and by the central council; the central council is elected by the branches whose voting power equals the number of duly enrolled members. The treasurer is also appointed by the central council; and the auditor is the auditor of the Co-operative Union.

Up to the present it has not been possible to carry out the whole of the above-named provisions, owing to the fact that only twelve men's guilds have so far affiliated with the national body.

For the central council of twelve there have been nine nominations, and for the joint secretaryship two nominations. The period of election for the Council is three years, two years, and one year respectively, and for the joint secretaryship two years.

The following elections have been made :—

CENTRAL COUNCIL (Three Years).

Name.	Guild.	No. of Votes received.
1. Tapping, A. J.	Derby	1284
2. Watkins, W. H. ...	Plymouth.....	1156
3. Russell, C. H.	Birkenhead (Central).....	1139
4. Breare, J. W.	City of Bradford.....	1102

CENTRAL COUNCIL (Two Years).

Name.	Guild.	No. of Votes received.
5. Houseman, C. F.	City of Liverpool ..	1003
6. Hollands, A.	Willesden.....	876
7. Gibbin, F. W.	Brighton ..	845
8. Kemp, C. H.	Shankln Lane.....	837

CENTRAL COUNCIL (One Year).

Name.	Guild.	No. of Votes received.
9. Richardson, P.	Stapleford	707

JOINT SECRETARYSHIP.

Name.	Guild.	No. of Votes received.
1. Potter, W. C.	Stratford	431

UNSUCCESSFUL.

2. Courtney, H.	Brighton	40
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The subscription to the Central Management Fund is 3d. per member per annum, payable either in one sum or, if more convenient, in three instalments. The Guild year is from 1st March to 28th February, and the annual meeting will be held during the Easter week-end for Co-operators, arranged by the Central Educational Committee of the Co-operative Union Limited.

The present membership of the Guild is as follows :—

No.	Name.	No. of Members.	Subscriptions paid. £ s. d.
1.	Stratford (London)	30	0 7 6
2.	Bradford (City of).....	68	0 17 0
3.	Liverpool (City of)	30	0 7 6
4.	Birkenhead Central.....	38	0 9 6

No.	Name.	No. of Members.	Subscriptions paid.		
			£	s.	d.
5.	Brighton Equitable.....	40	0	10	0
6.	Catford (Bromley and Crays).....	39	0	9	9
7.	Shanklin Lake and Branstone	39	0	3	3*
8.	Willesden	23	0	5	9
9.	Stapleford	20	0	1	8*
10.	Derby	120	0	10	0*
11.	Plymouth	54	0	4	6*
12.	Stamford	14	0	3	6
* One-third subscription.		515	£4	9	11

To become a member of the National Guild, it is necessary to become connected with some branch.

A diploma of membership has been prepared and will be sent out to all members as soon as possible.

The motto adopted for the guild is "Unrestricted Co-operation for all purposes of Life," and views illustrating the programme of the Rochdale Pioneers have been printed on the diploma, viz., Production, Distribution, Education and Government.

When the central council gets into working order early in the new guild year, we may expect to see a large increase in the membership and a great awakening on the part of men co-operators to this new movement. We hope to work cordially and unitedly with the Women's Co-operative Guild and all other central institutions in the movement.

We believe this National Guild is formed at a most opportune time in the development of the co-operative movement, and affords one means of bringing men into touch with the underlying principles of Co-operation, thus adding to their present knowledge a deeper comprehension of the enormous value of association based on understanding.

W. R. RAE, President.

C. E. WOOD, } Joint
W. CHAS. POTTER, } Secretaries.

VI.—FOREIGN CONGRESSES.

(See Report 14, page 125.)

REPORT OF THE DANISH CO-OPERATIVE CONGRESS, HELD AT FREDERICIA, JUNE, 1911.

By MR. H. J. MAY.

The British representatives to the Danish Congress of 1911 were Messrs. G. Woodhouse and C. Marshall, for the Co-operative Wholesale Society, and myself for the Co-operative Union. We were, however, re-inforced at the

first stage of our journey by the presence of our stalwart friend from Christiania, Mr. O. Delili who, having already attended the British Congress at Bradford, proceeded with us to Fredericia as the representative of Norway. Needless to say, we were a very happy party as we travelled quickly down to Harwich, and on board the steamer which was to take us across the North Sea to Esbjerg.

We left Harwich on Saturday night, and twenty-four hours later stepped on to Danish soil. The voyage from Harwich to Esbjerg was uneventful, the weather being fine and the sea rough, but for at least one of the party the landing on terra firma was a great relief. A comfortable meal, where the tables were steady and the provisions remained where they were placed, soon restored our normal complacency and we retired to a peaceful and refreshing slumber.

Early next morning we were abroad inspecting the Esbjerg Dépôt of the English Co-operative Wholesale Society, and later the Danish dairying societies and the town. The most interesting feature of these, from the propagandist's point of view, was the different constitution of the societies, some having "limited" and others "unlimited" liability. This phase of co-operation was, however, to be more fully impressed upon us at the Congress.

In due course we arrived at Kolding, a very nice Danish town, about 15 miles from Fredericia, and at which it had been arranged by our Danish friends that the foreign delegates should stay. We were soon comfortably housed, and proceeded to view the local dépôt of the Danish Wholesale Society, where we were impressed with the efficient organisation of an excellent dépôt. During our stay in Denmark we visited several co-operative factories and warehouses, all of which were exceedingly creditable to the movement, but perhaps the thing which most impressed us was the courtesy and politeness of the employees of the various works. It goes without saying that the leaders of the movement in Denmark and the heads of the various departments treated us with the greatest kindness and hospitality, but the spirit of that reception was also carried out by all the members of the staff down to the smallest office boy. Each one seemed to recognise that he was part of the establishment and shared the responsibility of the host in receiving the guests.

We left Kolding at eight o'clock the next morning for Fredericia and the Congress. Arriving at the station we made our way through the roughly-paved streets to the Congress Hall, which was in the outskirts of the town. Fredericia is a quiet though thriving town, having railway communications with the north and south of the kingdom. It was originally a strongly fortified place, and still retains the main features of that character. It has played its part bravely, and has more than once held the position against the Prussian invasions. In 1864 it was strongly entrenched against the enemy, and held the position stubbornly for a good period. Eventually, however, the Danes evacuated the position, which was held by the Prussians until peace was declared. Its industries are chiefly shipping, tobacco (the native product),

and cotton goods. It possesses an excellent Town Hall, not, however, sufficiently large enough to entertain the Congress.

The Congress itself was an interesting study to a Britisher, and revealed some of the differences of method which it is the business of our Union to reconcile and the glory of our movement to tolerate. At the entrance to the hall—which was a large Drill Hall, the seating accommodation for which had been brought from the Danish Co-operative Wholesale Society headquarters at Copenhagen—small boys, with cigar boxes suspended in front of them, sold the native productions at a penny or three halfpence each. The credentials of the delegates were exhibited to officials at a table placed in the open air and sunshine outside the hall. Having received from the officials a “favour,” in which the national colours were blended, the delegate was at liberty to pass into the hall, which was eventually closely packed by over 1,500 representatives. All were mere men, and most of them smoked vigorously throughout the proceedings.

The Congress was opened by Mr. S. Jørgenson, the secretary of the Danish Union, who stepped to the tribune and, in a brief speech, welcomed the delegates and introduced the foreign representatives. Mr. Jørgenson is a delightful personality, and the affection in which he is held by his countrymen was evidenced by their reception of himself and his speech. The Congress then proceeded to nominate and elect a president for their proceedings, and the choice having been decided by show of hands straightway proceeded to the business on the agenda.

The report submitted to the Congress showed that they had made considerable progress during the year, and that over 75 per cent of the societies' trade was done with the Wholesale Society. There was, of course, a good deal of detail business to be dealt with which was not of general interest, but there were two main questions discussed by Congress, viz., “The Liquor Traffic” and the “Liability of Shareholding Members of the Danish Wholesale Society.”

At present the Danish Wholesale Society deals very largely in wines, any testimony to the quality of which would perhaps be out of place in this report. A resolution to discontinue this business in the co-operative movement was proposed by a venerable and enthusiastic Dane, who made an eloquent appeal to the Congress, for which even his opponents, I think, honoured him. In the result, however, the resolution was defeated, but the most curious feature of the long debate was the permission which seemed to be accorded to the mover as a matter of course, to make a speech after the vote was taken, thanking the delegates for their support and promising to bring the matter before them again on a future occasion.

The second question was whether the societies with “limited” liability should be allowed to continue in the Federation. As at present constituted, those with “limited” and those with “unlimited” liability are both admitted. The discussion of the proposal to eliminate the societies with “limited” liability was a more serious business than even the resolution on the liquor

traffic. Opinions were more sharply divided, and the long discussion developed considerable warmth as speaker after speaker ascended the tribune to advocate his particular point of view. It might here be noted that the method of procedure in discussion was for the President to receive the names of delegates desiring to speak, and to call upon them in their turn. Each delegate mounted the tribune to deliver his speech, and at one part of the discussion the President must have had nearly twenty names on his list. The patience and attention with which the Congress listened to each succeeding speaker, without any fixed time limit, was an object lesson by which many who attend the Congresses of our movement at home might profit. The discussion upon "limited" versus "unlimited" liability eventually resulted in an agreement amongst the delegates to vote against the resolution and allow the *status quo* to be maintained pending further consideration of the matter. This result was brought about by the advice of Mr. Jørgenson, who intervened when the discussion was at its height and effectively poured oil on the troubled waters with the result above stated.

In the evening the foreign delegates were entertained to dinner at Kolding, where a larger opportunity of fraternal interchanges was afforded than was possible at the Congress.

Mr. G. Woodhouse addressed the delegates in the Congress, conveying the greetings of British co-operators, and Mr. H. J. May did a like duty at the reception at night.

An exceedingly enjoyable boat trip through the inland seas of Denmark was arranged for the delegates in which the British representatives took part, and thus brought to a close a very interesting visit to a strenuous and go-ahead people.

REPORT OF THE SWEDISH CONGRESS, HELD AT STOCKHOLM, JUNE, 1911.

BY MR. JAS. ALLAN.

This Congress was held in June in the city of Stockholm. There was a large attendance of delegates, and the various questions which were under discussion brought many of them to their feet. The president's address and the other speakers were received with much enthusiasm. I briefly conveyed the hearty greetings of the co-operators of Great Britain to their brethren assembled in Sweden. This expression of sympathy was enthusiastically received. I was deeply impressed with the kindness and attention shown to me during my visit to the Swedish Co-operative Congress.

REPORT OF THE DUTCH CONGRESS, HELD AT ROTTERDAM, 22ND AND 23RD SEPTEMBER, 1911.

BY MR. R. R. PRYNNE.

According to appointment, I attended the Dutch Congress for 1911, held at Rotterdam, and on Friday morning was present at the opening of a Congress

of about 160 delegates. Messrs. Allen and Warwick were present representing the Wholesale, and representatives from Norway, Sweden, Denmark, and Germany were also in attendance.

The president's address was followed by a series of greetings to each of us in our own language, an evidence of the gift of tongues which seemed so much a feature of the nation. The business of the Congress was kindly explained to us by the secretary of the Union (Mr. H. van der Mandere) and by our Swedish colleague, thus making the proceedings interesting and instructive.

In my short address, conveying the greetings of the British Co-operative Union to the delegates, I touched upon the topics of 1911 as that of a memorable year in the Union; the unfortunate illness of Mr. Gray (General Secretary) and his retirement after a long period of useful work; the appointment of Mr. Whitehead, whose previous work augured well for his future career with the Union; the alteration of the Union rules as to representation and contributions, a matter which was fraught with momentous changes in its future constitution and government; and the opening of Holyoake House, the future home of co-operation in Britain, to which it was hoped many of our Continental friends would wend in future days, sure of a co-operative welcome. It was a great pleasure to me to note that, save perhaps to a very few, my remarks were in no need of interpretation.

The discussions which followed the report seemed to centre largely on the constitution of their Wholesale Society. At present the Dutch Union is a part of the Wholesale, and the criticisms of this arrangement seemed to take the line of Socialist *versus* non-Socialist policy. It is not for a native of another country to express any opinion on the merits of the arguments, but I am permitted to express my sincere admiration at the way in which the debate was carried on. Though it was evident that strong opinions were held by both parties, no trace of ill feeling was manifested. Rules of debate seemed far from stringent, and before the morning was over we were all enveloped in a cloud of smoke from the multitudinous "cigaren," yet it was pleasing to note the lack of any harsh note in the discussions.

The business was resumed on the following morning, and in the afternoon all the delegates were conveyed around the port of Rotterdam by the corporation of the city. This is the first instance of an official recognition of the movement by any of the towns where Congress has been held, and is an evidence of the growing importance of the movement. The rate of growth as evinced by the figures of the Congress Report, show that the increase in trade and membership is phenomenal.

The Wholesale buildings in Rotterdam are not yet complete, hence we were unable to visit them as originally intended, and the banquet to which we were invited on the Saturday evening concluded our official connection with the Dutch Congress. Having time at our disposal, my British *confrères* and myself journeyed to the Hague and were the guests of Mr. Mandere and other prominent co-operators during the next day on a most enjoyable visit to

Scheveninger. I beg to express my great obligation to them and to all the co-operators of Holland, who showed the greatest kindness to me as representing the Co-operative Union.

REPORT OF THE SWISS CONGRESS, HELD AT FRAUENFELDT,
24TH AND 25TH JUNE, 1911.

By MR. J. LANGLEY.

On behalf of the British Co-operative Union, and in company with Messrs. Parkes and Allen, representatives of the English Wholesale Society, I attended the Swiss Congress. We left London on 21st June, arriving at Paris the same evening, where we stayed for the night. The next morning we were up betimes, reaching Basle about 6 o'clock, where we had a change and thence on to Lucerne, where we were glad to have another rest after travelling some six hundred miles. As this was my first experience on the Continent I was very much interested in the varied scenery and different countries through which we passed, and as we approached Lucerne, though night was falling, I had my first sight of the snow-capped mountains which I had read and heard so much about, but which I had never expected to see. Leaving Lucerne we arrived at Frauenfeldt on Saturday, the 24th June, at midday, going direct to the Bahnhof Hotel, where accommodation had been provided for us. We were met there by some of the officials who at once took us in hand and made everything pleasant and comfortable for us, and never ceased their attentions to us from the time of arrival to the time of departure.

Congress assembled in the Town Hall (a fine building for the purpose) at three o'clock in the afternoon, and continued until eight o'clock. The president's address was the first item, after which came the reception of the guests, some eight or nine in number, each one in turn giving a short address conveying hearty greetings from their respective organisations, which were very cordially received. The balance sheet and report followed, and were considered to be of a highly satisfactory nature. Perhaps the most important event of the year was the erection by the Union of its own printing works, also the organisation of the first course of instruction for store managers, and the acquisition of a new warehouse at Basle. The number of affiliated societies have been increased by 20, making a total of 320. The Union Journal had a circulation of 163,150 copies for the year. The trade done by the Union amounted to £1,110,672, the four principal societies; Basle, Burne, Zurich, and Lucerne, being supplied by the Union to the amount of over £40,000 each; £1,720 was paid into the employes' insurance fund, and £1,776 devoted to propaganda and inquiry.

There were four items on the agenda which may be considered the principal ones, and which engaged the attention of the Congress, pointing to the fact that their experience is very much the same as ours. The items were as follows:—(1) The rise in the price of provisions; (2) the growth of the

system of advertising special lines by giving presents; (3) a working agreement with the Swiss trade unions; and (4) sectional representation and limitation of period of service on the Board of the Union. To the first a resolution was passed protesting against a policy of protection, which resulted in an increase in the cost of living and was contrary to the public interest. In regard to the second, it was resolved to call upon all co-operators to set their faces against the presentation system of purchase and support the Union in fighting a business policy which was designed to undermine the store. After an animated discussion on No. 3, it was resolved to adjourn the consideration of an agreement with the Swiss trade union, it being strongly urged that any affiliation with an organisation whose claims are partly political are subversive to the best interests of the co-operative movement. On No. 4 item, the Congress considered it inexpedient to limit either the time of service or area from which directors of the Union should be drawn. Congress rose at eight o'clock and adjourned to a large hall in connection with the Bahnhof Hotel, where a splendid banquet was arranged for the delegates and which was served in first-class style to the accompaniment of a very fine band. A concert was held afterwards, which only concluded at midnight.

Our Continental friends believe in getting to work early, as Congress assembled the next morning at eight o'clock and proceeded with the remainder of the agenda, which consisted of various other resolutions, the election of officers, &c. Votes of thanks brought the Congress to a close at twelve o'clock, after which we were invited to another banquet. I wish, again, to say we were very cordially received and every attention paid to us in order to make our visit enjoyable and profitable. Although we could not follow the discussions, owing to the difficulty of language, it was manifest that great earnestness characterised the speakers, and at times the discussions became very animated but always good tempered.

We left Frauenfeldt on Sunday afternoon for our homeward journey, arriving home the following Friday after having had a very pleasant time.

REPORT OF THE TWENTY-FIFTH ITALIAN CONGRESS, HELD AT ROME, 2ND, 3RD, AND 4TH JULY, 1911.

BY MR. J. RHYS DAVIES.

As representative, with Mr. A. Whitehead, of the Co-operative Union of Great Britain and Ireland, I attended the Italian Congress of co-operators, held at Rome, on 2nd, 3rd, and 4th July, 1911. Messrs. T. Shotton and G. Hayhurst attended also on behalf of the English Co-operative Wholesale Society. We all left Victoria Station, London, on the 28th June, and, breaking our journey at Paris and Lucerne, we arrived at Milan on the 30th. Here we were met by Signor Ghezzi, the General Manager of the Unione Co-operativa Milan. Under his genial guidance we visited the huge co-operative stores at Milan, and were much interested in the variety of goods displayed,

and the power of adaptation shown to meet the needs of the community. We also visited the large wine stores of the local society. The next morning we left Milan, accompanied by Signor Ghezzi, who had been set apart to be our guide, and after a twelve hours' journey arrived at Rome. One is tempted to try to convey the deep impressions made upon us on visiting this famous historic city, but as our duty is to give a report of the Co-operative Congress we must refrain.

The Congress opened at 10 a.m. on Sunday, and after the president had opened the meeting with a vigorous address, punctuated by hearty cheers, the Lord Mayor gave an address of welcome, which seemed to be highly appreciated by the delegates. Mr. Hayhurst conveyed the greetings of the English Wholesale Society, and I followed with a similar message of cordiality and goodwill from the Co-operative Union. A very interesting event closed this first session, viz., the presentation of medals to the founders of the Union. We were pleased to recognise Signor Maffi amongst those who were thus honoured.

The Congress continued on Sunday afternoon and on Monday and Tuesday. The discussions were carried on in a very animated and at times excited manner—more after the emotional Celt than the phlegmatic Saxon. The subjects discussed were similar to those which made the Bradford Congress so noted. The question of overlapping, or, as it was termed, "the case of societies being established to do the same work as is already being done by existing societies," received much attention. From information we received we learned that this question is as keen as in England. In some cities, such as Milan, there are a large number of co-operative societies all supposed to have a basis of co-operation, but evidently lacking the co-operative spirit. Another subject was the relationship of the larger societies to the smaller ones. It seems that the Union has, in the past, helped the smaller societies by defraying the cost of their audits, and it was now proposed to levy a small charge on these societies to defray this cost. A third question, which aroused a fierce discussion, was the constitution of the Union. Several societies working for the welfare of the people, but not based entirely on the co-operative principle, are invited to send representatives to the annual Congress. They have no voice in the government of the Union, which they keenly resent, and at this Congress they boldly made a claim that they should be represented in the councils of the Union.

On Tuesday evening we were entertained to tea by the Senate of Rome in the Capitol, during which we were charmed by a description of the castles of the Cæsars, the Forum, and the Coliseum by the Lord Mayor. Later, at the invitation of the Lord Mayor, we enjoyed a dinner given in honour of the foreign delegates, in which Messrs. T. Shotton and A. Whitehead responded on behalf of the English co-operators. We left Rome at midnight, and after a brief stay at Florence and Milan arrived in London on Friday evening, 7th July.

Our thanks are due to the co-operators of Italy for their great kindness,

and especially to Signor Ghezzi, who did all in his power to make our visit to Italy very comfortable. My personal thanks are due to my fellow-representatives for much kindness and assistance, which helped to make the visit to the Italian Congress most enjoyable and instructive.

REPORT OF THE GERMAN CONGRESS, HELD AT LEIPZIG,
19TH JUNE, 1911.

BY MR. S. GALBRAITH.

I left Durham on Thursday, 15th June, and met Mr. Woodhouse (one of the Co-operative Wholesale Society directors) in London. We then journeyed together, *viâ* Dover and Ostend. We were favoured with fine weather and had a pleasant sail across the channel. Mr. Woodhouse having been over the ground before was a great comfort and solace to me, and piloted me safely and securely right to the journey's end, which we reached on Monday morning in perfect health and with a large hope of what lay before us. We stayed at the Der Kaisorhof, and were made very comfortable.

The Congress opened at 10 a.m. with the president's address, in which he dealt with many phases of co-operation, both productive and distributive, and which appeared to me to be much appreciated. The fraternal greetings were afterwards extended to the foreign delegates, and we in turn reciprocated the same, and all hearts seemed to be in one accord.

At four p.m. we were escorted to inspect the soap works, which is a very fine building, large and substantial, fitted with the latest machinery and capable of turning out a large quantity of soap per week. I was told that the cost was 1,000,000 marks (a mark being equal to one shilling); 250 hands are employed, and their hours are 53 per week. Their wages run according to the different grades of work, 23 to 25, 25 to 28, and 28 to 30 marks per week. A fine range of baths are provided, and each employé must take a bath once a week. We finished up the night with a large *conversazione*; all were drinking yet no one was drunk.

On Tuesday the Congress resumed its deliberations, and there were some animated discussions on various points under review. After the afternoon's session we were shown round their excellent bakery. Their membership is not less than 48,000, and the nature and quality of the productions seemed to me all that could be desired. Here, again, the directors have combined the gospel of hygiene with the necessity of toil, inasmuch as they have provided a plunge and spray bath and all the employés must perform their ablutions once each day. This must have a wholesome influence on the life of the individual as well as securing a clean article. We closed the day by being entertained to a fine concert in honour of the occasion.

On Wednesday the Congress got back to its work by 10 a.m., and at 4 p.m. the foreign delegates were entertained to lunch. I was brought in contact with two professors, and was soon at home with them by quoting the

following from Goethe and Schiller :—"Man's highest virtue is always as much as possible to rule external circumstances and as little as possible to let himself be ruled by them," "Wouldst thou know thyself see how others act and sin; wouldst thou know others also look thine own heart within." One of the professors was connected with the mines, and in conversation (for he spoke good English) I extracted the following respecting wages in the various districts. The same may not be uninteresting at this period of industrial unrest :—Ruhr Valley, 5s. 3½d. per day; Aix-la-Chappelle, 5s. per day; Saar Coalfield, 4s. 5¾d. per day; Hall Coalfield (Lignes), 3s. 11¾d. per day; Seft Rhenish Coalfield (Lignes), 4s. 4¼d. per day; Hall District Salt Mining, 4s. 2¾d. per day; Claustal District Salt Mining, 4s. 5d. per day; Mansfield District (ore), 3s. 6¾d. per day; Upper Haig (ore), 3s. 5½d. per day; Siegen District (ore), 3s. 11½d. per day; Wetzlar District (ore), 3s. 2¼d. per day. The economic conditions of the German mining population is not a bright one, wages are much too low for the high prices that have to be paid for food, so that thousands of miners' families have to struggle for bare existence. That the standard of living among German miners has considerably deteriorated during the last four or five years is already demonstrated by the fact that the prices of the most necessary articles of food have risen during that time on an average by 30 per cent, while wages have in most cases remained stationary or have only experienced an unimportant upward movement. I left Germany with the impression that the two most essential requisites were first obedience, and second money. However, such confraternities must help forward a better understanding between the two nations and add something to the sum total of human happiness to both countries.

REPORT OF THE CONGRESS OF THE FRENCH SOCIALISTS CO-OPERATORS,

HELD AT CALAIS, 14TH, 15TH, AND 16TH JULY, 1911.

BY MR. W. GREGORY.

In accordance with my appointment I attended this Congress, which was held in Calais on the 14th, 15th, and 16th of July, 1911. My journey from London in the company of Mr. Threadgill (Co-operative Wholesale Society director) was a very pleasant one, and we arrived at Calais on the morning of the 13th July. Here we met Mr. Adam Deans (Co-operative Wholesale Society director), who, with Mr. Threadgill, was representing the Co-operative Wholesale Society at the Congress. We were lodged at the Grand Hotel, along with the other foreign delegates, and, notwithstanding the language difficulty, we got on very well.

The Mayor of Calais, who happened to be the manager of the local society, presided over the proceedings of Congress. After the presidential address, greetings were extended to the foreign delegates, first place being given to Britain. My reply, as the representative of the Union, also of the Inter-

national Alliance, was enthusiastically received. The Co-operative Wholesale Society representatives were likewise acknowledged.

The second day of the Congress opened with great excitement, the whole of the 330 delegates being present, which, by the way, is a record attendance at a French Congress. We soon realised that the debate on the great question, which was the special feature of this Congress, namely, the amalgamation of the two co-operative bodies in France—the Co-operative Union and the Socialist Co-operative Society—was in full swing. Many of the speakers grew most eloquent, and as the leaders of each section made their appeals the excitement of their supporters knew no bounds. Ultimately they agreed to the principle of amalgamation, and then the debate turned to the question of the name of the new organisation. At the rising of Congress this question remained unsettled, and was adjourned until the next Congress.

On Saturday evening the foreign delegates were entertained to a banquet, when much speech making was indulged in, Mr. Deans specially distinguishing himself.

On Sunday morning the whole of the delegates were taken for a sea trip around Banc Nez, the sail being much enjoyed. In the afternoon another banquet was provided in the Socialist new hall, at which a large number of delegates were present, after which a reception was held at the Town Hall by the Mayor and Corporation.

My short stay in France has enabled me to understand the Frenchman much better than ever I did before. As a co-operator he is sincere and most anxious to copy the Rochdale plan. I am convinced, if there is one thing in the world which is capable of cementing the English and French peoples together in one brotherhood, that one thing is co-operation."

VII.—Report of the Representative of the Co-operative Union attending the Trades Union Congress, held at Newcastle-on-Tyne, from September 4th to 9th, 1911.

BY MR. J. SMITH.

(See Report, 45, page 125.)

At the request of the Northern Sectional Board I attended as your representative the Forty-fourth Trades Union Congress, which was held at Newcastle-on-Tyne. This was the third time Congress had visited the city. The earliest was held in 1876, and followed, like this one, a time of great stress and trial in the industrial world, culminating, as it then appeared, in the full legal recognition of trade unions. The Taff Vale decision of 1900, however, interfered with this idea, since when there have been extraordinary happenings involving some departure from previous practice and precedent, Parliamentary action, and strike methods on an empirical scale alternating, and bringing new forces into operation, that it would be very difficult to foretell the outcome.

The Newcastle Congress of this year seemed peculiarly charged. Delegates were present, numbering 523, from unions having a membership of 1,662,133, an increase of 18 delegates and 14,418 members compared with the year 1910; also fraternal delegates from the American Federation of Labour, from South Africa and Mexico, besides the Labour Party, the General Federation of Trade Unions, and the Co-operative Union. The Home Office sent Mr. D. J. Shackleton, and a scene was nearly the result. The Board of Trade had representatives in Messrs. C. J. Drummond, I. Mitchell, and D. Cummings.

Mr. W. Mullin occupied the presidential chair, and the newly appointed secretary (Mr. C. W. Bowerman) was in attendance.

The opening day was taken up by business of a routine character, the president's address being the main feature. It was brief and businesslike, recognising the value of progressive thought and the principles of a wider tolerance. "No one brain," said he, "or set of brains can do all that needs to be done to protect the interests of the working men of our nation and raise the poor to a level of independence and happiness." A kindly note of reference to the passing of the late secretary (Will Steadman) and Mr. J. Johnson, of the Durham Miners, with a generous tribute to the late Sir Chas. Dilke evoked sympathetic response. The agenda, he pointed out, contained many important propositions, from National Insurance to the Osborne Judgment, Shop Hours, Amended Regulations for Mines. The great unrest, the strikes of transport workers, mutual agreements, and Conciliation Boards had more than passing reference. Congress generally agreed with him, that "a long drawn out arbitration is agony to men not receiving a living wage, and to others speeded up to point of collapse it has its limits." This seemed to me the keynote of the week's proceedings, and indicated how deep is the sympathy generally given to the lesser-paid classes of labour in their efforts towards obtaining their share of the wealth, leisure, and opportunity possible through better organisation.

It was on the fourth day of Congress when fraternal greetings were made possible, the American delegates being the first received. From their addresses one made note of the differences existing between the conditions of our own country and the States. The extraordinary position of the great combinations of capital, and the legal support rendered them in their disputes with labour, bore up in somewhat sharp contrast to our own. A reference to compulsory arbitration seemed to convey a warning. Their experience was that it was invariably used to destroy the unions. The Labour Party and the General Federation of Trade Unions followed, and your representative was then called upon. He tried to point out the similarity of the conditions which brought both movements into being, that largely we came from the same firesides and gained by each others' criticism; that in the development of all great movements differences arise and they are put to uses sometimes which the pioneers could not foresee. Whatever disputes, however, arose between the two movements there was machinery to adjust. They were attacked by

big federations of employers, we were menaced by the big trusts and combines. In our educational programme subjects were included that were calculated to produce the type of man they would wish to see develop. They could assist greatly in the growth of democratic sentiment and ideals by coming into more active co-operation with us. These remarks were well received, the one interruption helping rather than otherwise.

It was my first visit to a Trades Congress, and the impressions received will be helpful. One could not fail to note the similarities to our own in some of their methods, and in others we might benefit by imitation. The card vote struck me, in view of its recent adoption by our Congress, as being very useful.

VIII.—SUMMARISED REPORT OF THE WOMEN'S CO-OPERATIVE GUILDS.

(See Report 47, page 126.)

I.—ENGLAND.

REPORT FOR THE YEAR—MARCH, 1911, TO MARCH, 1912.

The total number of Guild branches is now about 540, with a membership of over 27,000.

The activity of the branches in the general work of their societies is shown by the attendance at quarterly meetings and by the election of women on the various boards and committees of the movement. Fifty women have been elected on to management committees in thirty-eight societies, including Leeds, Bristol, Manchester, Toxteth, and Woolwich. About 350 women serve on education committees in 142 societies, and there are women on the executives of all the Educational Committees' Associations. One woman (Mrs. Gasson) is on the Southern Sectional Board, while a woman candidate is standing for the Board of the Newspaper Society, and women delegates have been sent by their societies to the Co-operative Congress and Co-operative Wholesale Society quarterly meetings.

The most important work undertaken by the Guild has been in connection with (1) the Congress Minimum Wage Scale for female co-operative employes, and (2) the Insurance Act.

THE MINIMUM WAGE.

The campaign for the adoption of the scale for women by distributive societies and the Co-operative Wholesale Society has been carried on with vigour throughout the year, and the results are most encouraging. The number of societies paying the scale is now about 100, employing altogether from 1,500 to 2,000 women and girls, while many more are raising the wages of their women employes, and it is hoped will soon reach the level of the scale. The local branches of the Guild and the Amalgamated Union of Co-operative Employes have worked together, both in approaching committees of manage-

ment and in getting women employés to join the Union. The number of women in the Amalgamated Union of Co-operative Employés is now nearly 3,000.

Special work has been done with a view to securing the adoption of the scale by the Co-operative Wholesale Society. Enfield Highway and twenty-eight other societies sent in the following resolution for the June quarterly meeting :—

Seeing that the principle of a minimum wage is now being accepted and acted on, both in our own country and in the Colonies, and has been adopted by over fifty co-operative societies, and, believing it is not only of vital importance to the workers that they should be paid a living wage, but that the interests of business are best served by good wage conditions, this meeting is of opinion that it is desirable that the Co-operative Wholesale Society directors should publicly adopt and put into force the minimum scale of wages for women and girls employed throughout the Co-operative Wholesale Society, in all departments where no trade union rate for women exists, resolutions in support of this minimum wage scale having been passed at three Co-operative Congresses.

Leaflets putting forward the case in support of the minimum wage were issued by the Guild and distributed to delegates, and a letter, signed by thirty-nine supporting societies, was sent to every shareholding society. At the quarterly meetings the Co-operative Wholesale Society directors supported a motion for adjournment for six months, in order that they might present a report.

The report of the directors was issued at the end of October, and it proved to be a refusal to adopt the minimum wage, and the information given as to present wages was in the form of averages, which are not relevant in regard to the demand for a minimum wage. A reply to this report was sent to all societies by the Guild, and a letter, signed by fifty-two supporting societies, was also sent. Guild branches approached their management committees to ask them to support the minimum wage resolution, and deputations were offered and sent when desired. A lively correspondence was kept up in the *Co-operative News*, which published an important article by Mr. J. A. Hobson, the economist. Individual Guild members worked with self-sacrifice and devotion in endeavouring to secure the support of their management committees and Co-operative Wholesale Society delegates and in distributing leaflets at the time of the quarterly meetings.

The adjourned resolution was brought forward at the December quarterly meetings and very fully discussed. An amendment, extending its scope, was sent in by Leicester Society. Enfield Society accepted the amendment in order to endeavour to get a clear vote without confusion of issue, but, unfortunately, this proved impossible, and the official figures do not, therefore, give a correct idea of the support given to the minimum wage. To obtain this the votes in

favour of the Enfield resolution at the Manchester divisional and general meetings (where it was voted on separately from the Leicester amendment) must be added to the votes for the Leicester resolution at all the other meetings. The total is 978 for the minimum wage, and 1,523 against it. This result is most encouraging, showing that a turn over of 300 votes would secure the passing of the resolution.

Great interest in the vote has since been shown at societies' quarterly meetings, questions being asked at many places as to how the delegates voted. In several cases the quarterly meetings have passed resolutions in favour of supporting the adoption of the scale by the Co-operative Wholesale Society. The Guild has issued an appeal to societies asking that they should take steps to bring the matter before Congress, and also that on this question of principle the instruction to Co-operative Wholesale Society delegates should be brought before the members' meetings.

THE INSURANCE ACT.

The position of women under the Insurance Act was of great importance to our members, for two reasons—

(1) *The Maternity Benefit.*—As reported last year, before the Bill was introduced, the Guild had urged that it should provide for maternity benefit. The inclusion of this benefit in the Insurance Act was heartily welcomed by the Guild, though certain conditions regarding it were unsatisfactory, and endeavours to secure alterations were made, and met with a considerable measure of success.

(2) *The Exclusion of Married Non-Wage-Earning Women.*—As nearly all Guild members are married non-wage-earning women, a strong protest was made from the first against their exclusion, in the original form of the Act, from all sickness, medical, disablement, and sanatorium benefits. The effect of this exclusion was to deprive wives and mothers who did not work for wages from all help towards sickness. It further made the whole of the women's side of the Act financially unfair. The Guild was represented on a large deputation to Mr. Lloyd George, and took an active part in bringing the women's case before M.P.'s and the Co-operative Parliamentary Committee. The result of the combined agitation of women's organisations was that the women's side was entirely remodelled, and many of the improvements as regards married women are on the lines of suggestions made by the Guild. The Chancellor made a kind reference in the House of Commons to the work done by the General Secretary of the Guild in this matter. The Act is, however, still unsatisfactory in regard to married women, because—

(1) The State only contributes 1d. towards the insurance of married non-wage-earning women, instead of the 2d. given to all other insured persons. Married women, who have not the advantage of the employer's contribution, are thus deprived of half the State's contribution, though themselves paying the full 3d.

(2) The Maternity Benefit is not made the property of the wife herself, unless she works for wages.

The Guild was also represented on the deputation to the Chancellor with regard to the position of domestic servants. The vice-president, Mrs. Wimhurst, voiced the views of the Guild on this question, which affected daughters of many of our members, and her speech in support of the inclusion of these workers was afterwards widely quoted.

Meetings on the Insurance Act, as it affects women, addressed by official lecturers sent by the Insurance Commission, are being held in all the Guild districts, and many of the Guild members are attending classes specially arranged for working women by the Commission.

Two members of the Guild, Mrs. Eddie and Miss L. Harris, have been appointed on advisory committees under the Act.

CREDIT TRADING.

The Women's Co-operative Guild was represented on the Joint Anti-Credit Committee with the United Board up till October by Mrs. Harris and Miss Spooner. It was then decided with very great regret to withdraw from the committee because its work was so curtailed that the value of the special committee was practically gone. When first established, the committee had the all-important power of directly approaching credit-giving societies. Some 200 to 300 societies were brought into direct touch with the committee during the first two years of its existence, deputations attended round table conferences, meetings of management committees and managers were arranged, expert advice was given, and a large amount of information and experience was gained, invaluable to the committee for making its recommendations as regards the abolition of credit. In all this work the Guild representatives took an active part, forming the deputations in fully one-half of the cases, the Guild bearing the expense of their work.

Three years ago a stop was put to the activities of the committee by a veto being placed on the direct appeal to societies. Instead of the close connection between the local committees and the Credit Committee which, in our opinion, was essential to the work, the committee's work was confined to bringing what pressure it could on the Sectional and District Boards of the Union to carry on the agitation.

We were informed by the present secretary that the only work contemplated during the year was "again to communicate with the Sectional Boards asking them to take such action as they deem advisable in their sections in order to lessen the amount of credit given," to compile the credit statistics (which are most valuable, but are the work of the Union office), and to suggest that conferences might be held to discuss the subject.

When the committee's work was curtailed three years ago we had serious doubts as to whether it was any use for the Guild to continue to be represented on the committee. We decided, however, to give the new plan a trial, but at

their meeting in September, 1911, the Central Committee came to the conclusion that the work done does not justify the cost in time and money of representation. A comparison of the work done during the last two years with the hopeful results of the first two years, justifies this decision. We still believe that a joint committee on the original lines would have done valuable work for the movement, and the interest of the Guild in the campaign is in no way diminished. In writing to the Anti-Credit Committee, we informed them that if they desired any definite help on the part of the Guild we should be only too glad to give it, either by helping to arrange meetings or by supplying speakers, and that the Guild sectional councils would be asked to write to the Sectional Boards offering help in the sections.

The subjects of emergency funds and credit trading have been kept before the branches, and about fifty of our sectional and district speakers have taken up this subject. In all the sections the Guild councils informed the Sectional Boards of their desire to co-operate in any work undertaken, and the Sectional Councils are arranging to specially approach certain societies through their Guild branches. The question of starting an emergency fund has been successfully brought forward in several societies.

OTHER SUBJECTS.

Progress has been made in abolishing or reducing entrance fees, the question being often raised now when rules of societies are revised.

The provision of sick room appliances continues to advance, and most satisfactory reports are given of their usefulness to the members. Societies providing them are constantly increasing their supply.

To encourage the support of co-operative productions forms part of the work of every branch, and is brought forward in connection with meetings on all kinds of co-operative subjects. Guild branches help in exhibitions, hold novelty nights, attend the Co-operative Wholesale Society lectures, arrange for addresses from their store managers and management committee members, and from the numerous Guild speakers who take this subject. It has also been discussed at a considerable number of conferences.

Open membership and a moderate uniform dividend have been discussed at conferences and branch meetings.

The two other citizen subjects for which the Guild has been working for some years have been continued. The establishment of school clinics has been advocated in many towns, and meetings, often arranged jointly by Guild branches, co-operative educational committees, and other organisations have been held, and, in some cases, permanent committees have been formed.

The demand for the full enfranchisement of women has received a strong impetus from the promised Government Electoral Reform Bill. Conferences and branches have warmly supported adult suffrage. This question is of great importance to co-operation, for full enfranchisement of adult men and women is the only way in which the movement can have its due weight in influencing legislation which touches it closely.

THE EDUCATIONAL COMMITTEE.

During the year the Guild has been represented on the Educational Committee by Mrs. Blair. Classes for Guild members on some of the special subjects taken up by the Guild are being arranged at Holyoake House under the auspices of the Educational Committee.

NEW PUBLICATIONS.

Among the papers published by the Guild during the year have been "Co-operative Comrades in Arms," "The Cost of Living," and other Minimum Wage leaflets; "The Economy of High Wages," by Mr. J. A. Hobson; "The Reply to the Report of the Co-operative Wholesale Society", "Marriage and Divorce," by Fru Anker.

MRS. JONES' GUILD CONVALESCENT FUND.

The amount received on behalf of this fund and available for grants during 1911 was £203. 10s. 1d. The number of cases helped was 132, the total amount of grants being £192. 6s. 3d.

FUNDS.

We desire to express hearty thanks to the Co-operative Union for their grant of £300, and to the Co-operative Wholesale Society for their grant of £100; but our financial position continues very unsatisfactory. The growth of the Guild necessitates a larger expenditure year by year, while it is seven years since there was any increase in our grant.

STATEMENT OF ACCOUNTS, 1ST JANUARY TO 31ST DECEMBER, 1911.

RECEIPTS.		£	s.	d.	£	s.	d.		
To Balance in hand 1st Jan., 1911—	Coming-of-Age Fund.....	88	10	10½					
"	" " " " Central Fund	82	18	4½					
					171	9	3		
"	Branch Subscriptions to Central Fund	213	12	2					
"	Grant from Co-operative Union.....	300	0	0					
"	Donation from Co-operative Wholesale Society.....	75	0	0					
"	Special Fund	86	5	11					
"	Annual Congress Fund—								
	Donation from C.W.S.	£25	0	0					
	Repaid from Bristol Congress Fund	8	3	6					
	Donation from Stratford Society	2	2	0					
					35	5	6		
"	Sale of Literature	37	15	9					
"	" " Badges	44	7	6					
"	" " Business Books	19	19	5					
"	" " Membership Cards	2	12	1					
					104	14	9		
"	Dividend and Interest		2	8	6				
						817	6	10	
					£983			16	1

EXPENDITURE.		£	s.	d.	£	s.	d.
By Postage, Telegrams, and Parcels		105	11	10			
„ Stationery		26	16	5			
„ Printing		101	1	6			
„ Central Committee, Fares and Postage		50	14	3½			
„ Speakers' Expenses		32	3	8			
„ Representatives' Expenses		41	3	9			
„ Literature	£34	10	0				
„ Badges	44	3	8				
„ Business Books ..	40	3	4		118	17	0
„ Grants to Sections:—							
Midland	26	0	0				
Northern	16	0	0				
Lancashire	22	0	0				
Yorkshire	18	0	0				
Southern	35	0	0				
South-Western	11	10	6				
Western	11	0	0		139	10	0
„ Honorariums to Sectional Secretaries	47	0	0				
„ Special Grant to Yorkshire Section	4	10	0				
„ Sectional Conferences:—							
Midland	£2	2	11				
Northern	4	18	8				
Lancashire	3	6	8				
Yorkshire	1	12	6				
Southern	0	0	7				
Western and South-Western	3	14	6		15	15	10
„ Grants to Districts:—							
Midland	4	0	0				
Northern	3	0	0				
Lancashire	3	0	0				
Yorkshire	2	17	6				
Southern	9	0	0				
Western and South-Western	8	0	0		29	17	6
„ Special District Committee Meetings:—							
Midland	2	4	6				
Northern	1	2	3				
Yorkshire	1	15	11				
Southern	4	6	4		9	9	0
„ Annual Congress Expenses:—							
Printing	27	4	1½				
Postage	10	0	0				
District Representatives' Expenses	2	13	3		39	17	4½
„ Classes					13	4	8
„ Clerk					66	5	0
„ Office Expenses					52	3	0½
„ Auditor					1	1	0
„ Sundries					2	0	8
„ Cheque Books and Bank Commission					1	12	8
„ Balance in hand, 31st Dec., 1911—Coming-of-Age Fund	88	10	10½		898	15	9½
Central Fund	1	9	6½				
					90	0	5
					£988	16	1

Audited and found correct—

GEORGE HINES, Public Auditor, under the Industrial and Provident
and Friendly Societies Acts.

28th February, 1912.

II.—SCOTLAND.

The Central Council have again the privilege of submitting for your approval the annual report and balance sheet for the past year.

The year just completed has been one of steady progress. We have an increase in our membership, and have added seven new branches to our number. Propaganda work has been an outstanding feature during the session, many societies having applied to the Central Council for speakers. The Central Council also organised a propaganda meeting in Motherwell and assisted with another at Burnbank.

The subjects dealt with during the session have been—"Reform of the Poor Law," "The Sweating System," "State Insurance," "Woman's Place in the Movement," "The Co-operative Idea," "Our Laundry," "Education and Citizenship," "Flannelette and its Dangers," "Women's Rights," "Women and Town Council Work," "Some Women Pioneers of Reform," "The Prevention of Destitution," "The White Plague: Its Causes and Prevention," "Labour Exchanges," "Co-operative Insurance," "Women as Directors of Co-operative Societies," &c. Some splendid educational work has been carried on in our branches, which marks a step in the right direction. The members of the Central Council have visited and addressed 180 meetings since the start of the session, and attended 50 other meetings.

ENGLISH GUILD CONGRESS.

On the kind invitation of the English Women's Guild, Mrs. Slater and Mrs. Downie were appointed to represent the Scottish Guild at the Guild Congress held at Bristol in June last. Mrs. Walker represented the Scottish Guild at the annual meeting of the Irish Guild held at Belfast.

OUR POSITION IN THE MOVEMENT.

We are pleased to report that ten of our members have seats on boards of management, an increase of two over last year; nineteen sit on educational committees, an increase of five over last year; two on the Central Committee on Education; three on the committee of the Veterans' Association; one on the Glasgow and Suburbs Conference Association; one on the National Defence Association executive; one on the committee of the Scottish Holiday Association; two on the Reception Committee for the International Co-operative Alliance Congress; and an increasing number represent their societies as delegates at federated meetings.

SEAMILL SHELTER.

The guildswomen subscribed £82. 4s. 6d. for the purpose of furnishing the women's shelter, the latest addition and improvement to the Co-operative Convalescent Home at Seamill.

CITIZENSHIP.

The people of Glasgow are now reaping the benefit of the efforts of the guildswomen in Sections I. and II. to get the halfpenny stage on the tramway doubled, or, in other words, to get the full half of the penny stage for a half-penny. On the 7th December last the Town Council agreed, by a large majority, to give the scheme a trial for three months. This took effect on the 10th December, and is proving a great success.

The Guild joined with other womens' associations during the session in an endeavour to get the Glasgow Town Council to appoint women for the purpose of making investigations into cases of violation of girls and of indecent practices. The investigation necessitated questioning of a delicate nature, which we considered would be better made by women than by men officers of the police department, as is done at the present time. Although the first attempt has not met with success, the matter will not be allowed to drop.

Two women were put forward as candidates for the Glasgow Town Council at the November elections—one for Maryhill Ward and one for Anderston Ward. Miss M. Blackie made a good fight in Anderston, and was only defeated by a small majority. Miss Kerr was not so successful. Better luck, we hope, will be theirs next time.

The guildswomen worked hard at election time for co-operative candidates, and their work was crowned with success.

ANNUAL MEETING.

The annual meeting was held in the St. Mungo Hall, South York Street, Glasgow, under the auspices of the U.C.B.S., on Saturday, 20th May, 1911. About 500 delegates and friends were present. Mrs. Buchan (president) occupied the chair.

The proceedings opened with the singing of the chorus "Forward, all ye Workers!"

Mr. Gerrard extended a welcome to all present, and hoped their proceedings would be pleasant and profitable.

The first item on the agenda was the adoption of standing orders for the annual meeting, and these were agreed to and came into operation.

The President, in her opening address, stated that the Guild was still holding its own, and its position was becoming more firmly established every year, and she believed the ideals set before them by the pioneers of the Guild were being more favourably accepted.

Mrs. Buchan introduced Mrs. Husband (Belfast), the representative from the Irish Guilds, who conveyed the fraternal greetings of the Irish guildswomen to the conference.

The Secretary then read a synopsis of the council minutes for the year.

The adoption of the minutes was moved by Mrs. Stewart (Uddingston), seconded by Mr. Dick (St. Rollox), and agreed to.

The adoption of the report was agreed to on the motion of Mr. Carr (London Road), seconded by Mrs. Hunter (Kinming Park).

Mrs. Crichton then gave the auditors' report.

Mr. Anderson, in a letter apologising for his absence, corroborated and intimated that, owing to his having removed he would not again be able to take part in the audit.

Mrs. Buchan was unanimously re-elected president of the council, Mrs. Slater as secretary, and Mrs. M'Fie as treasurer; while Mrs. Walker was re-elected one of the representatives on the committee of the Veterans' Association. For two auditors there were five nominations, and, after a course of voting, Mrs. Crichton (St. George) and Mr. Trainer (Hamilton Central) were elected.

PROPOSED HOLIDAY HOME.

A considerable amount of discussion took place over the proposal of the council that, to celebrate the coming-of-age of the Guild, steps should be taken to institute a holiday home for the mothers and children. The proposal was moved by Mrs. Slater, who said that, after having given the matter considerable thought, the council had come to the conclusion that the best method of celebrating the coming-of-age of the Guild was the establishing of holiday homes. If they read the convalescent homes report for last year, they would find that on several occasions mothers had been turned away from the homes because they had brought children with them, and there was no accommodation for children at the home. The scheme recommended by the council was not of great magnificence. They had visited the Rechabites' Home, and they found that there were three room and kitchen houses and three single apartment houses. The visitors found their own food and fires. They had the floors covered with waxcloth, and the visitors provided their own bedclothes and cutlery. The council thought that if a small rent was charged, the scheme would pay itself, and it would be worthy of their coming-of-age. It was for them to say whether they would supply the funds for such a scheme. They put forward the proposal to only rent at first, so that if they were not pleased with the place they could go away.

Mrs. Croll seconded. She thought there could never be a more fitting time than this coming-of-age for the starting of a scheme like this. As a monument of the time they must leave something which would be abiding, and she hoped they would adopt this scheme and provide another monument.

Mrs. Bell moved that they attempt to get into communication with the Co-operative Convalescent Homes Association, and get a wing added to each home.

Mr. Gerrard expressed surprise at the ladies going into details before they had the money. Everybody agreed that the object the executive had in view was a very laudable one. If it were laudable, it was not necessary to go into details that day. The meeting should pass a resolution, agreeing with the recommendation of the executive, and remitting it to them to take steps to

raise money by organising a bazaar or otherwise, and report the result at the next annual meeting. (Applause).

Mr. Low (Laundry Association) seconded the resolution.

After Mrs. Slater had replied to the various objections raised, it was stated that the Central Council would accept Mr. Gerrard's resolution. This was put to the vote against Mrs. Bell's proposal, and Mr. Gerrard's was carried by 165 votes to 7. A motion from Mrs. Rough, in favour of the section being asked to co-operate with the Central Council, was also carried.

BALLOT VOTING.

Mrs. Bain moved an alteration in Rule XI., substituting ballot voting for the present method of electing officials, and, after some discussion, this was carried.

The meeting at this stage adjourned. The delegates were entertained to dinner in the Grand Hall, by the U.C.B.S., for which the directors were thanked, on the call of Mrs. Hutton (Edinburgh), Mr. Gerrard replying. A collection was taken up on behalf of the Seamill Fund, which amounted to £4. 16s. 7½d.

THE AFTERNOON SESSION.

Before returning to the agenda, the President took the opportunity of introducing Mrs. Bamford Tomlinson, whom she described as an old friend of the Guild, who had literally been born in co-operation.

Mrs. Tomlinson, who had a cordial reception, said that although not a qualified representative of the English Guild, she felt fully justified in extending a hearty greeting from the guildswomen in the south, and she would convey to her sisters afterwards the fact that she had done so.

The discussion of agenda was then resumed.

A proposal to alter Rule XIV., to bring it into harmony with the amended Rule XI., was agreed to unanimously. A further alteration in Rule XI., to make it necessary for candidates for election to the council to have been at least two sessions in membership of a branch, instead of six months as formerly obtained, was also cordially supported and carried unanimously.

Mrs. Hill (Tillicoultry) moved a change in Rule IV. for the purpose of adding another section to the constitution, making the total number six instead of five. She pointed to the difficulty that was involved in Section V., owing to the fact that there was a distance of fifty miles between the extreme branches in the section, and it was suggested that this section might be made into two.

Mrs. Revie (Airdrie) seconded.

The General Secretary pointed out that more than one section had the same grievance, and if these proposals were carried one of the new sections would only have nine branches.

Mrs. Alexander (St. George) moved the previous question, and this was carried by 96 votes against 60.

A proposal to substitute a printed synopsis for the present method of

reading the minutes led to some discussion, but the previous question was also carried in this instance by 136 votes against 90.

THE POVERTY PROBLEM.

The important part of the afternoon's proceedings was an address by Mr. Robert Murray, J.P. (chairman of the Neilston Parish Council) on "Poor Law and the Poverty Problem." Mr. Murray aimed at demonstrating some of the difficulties connected with the present Poor Law, so as to prepare the minds of the women for the consideration of questions connected with the reform of the Poor Law. He explained that the present Scottish Poor Law was based upon the Act of 1845, although the foundation was laid farther back. The Act of 1845 had been preceded by an agitation, and by Royal Commission Reports which made it appear that the poverty then existing was largely the result of the pernicious conduct of the individuals, so that it could be understood that the Act of 1845 was largely a repressive Act. As the Act was handed over to the propertied classes to administer, that type, for forty years, carried out the intentions of the Act on its repressive side. Proceeding to show how the repressive machine acted, Mr. Murray pointed out that the inspector, to whom the applicant for relief has to apply, tries to apply the machine to save the rates. The first thing for him to do is to offer the applicant the poorhouse. Very few of us would be willing to go into the poorhouse, and therefore many are kept off the rates altogether by this offer of the poorhouse. Again, the inspector might think the case one which he could refuse to assist, and may not even offer the poorhouse. In such a case the applicant can only appeal to the sheriff, who may instruct the inspector to break "the law" and give relief. The inspector in some such cases had kept within the law by making one dole, but within the past eighteen months the sheriff's warrant had been taken as meaning that assistance must be given till next meeting of the parish council. In Scotland an able-bodied person has no claim on the rates, and this is one of the hardships of the Scottish Poor Law. Under the Scottish Poor Law there is assistance for profligate men and illegitimate children, but for the honest, hard-working man thrown out of work the Scottish Poor Law can do nothing if he be able-bodied. It was intended that the Poor Law should cover the cause of the able-bodied poor, but judge-made law had decided that the able-bodied poor were not to be included, and that decision had been accepted ever since. Continuing, he said one of the brightest stars in the crown of the Scottish Poor Law administrators—if they had a crown—was that they led the English boards of guardians by showing what could be done with the children of the vicious and dissolute classes by taking away children from their surroundings and placing them under the care of foster-parents, with whom they became good men and women. After dealing with the methods by which the "morally unfit" circumvented the Poor Law, Mr. Murray went on to denounce the proposal made in the Majority Report of the Poor Law Commission, viz., that the administration of the Poor Law should be taken out of the hands of the democratically-elected people,

whom the report described as being "too near the pauper line to do justice in the matter," and he earnestly hoped that co-operators would support the Minority Report. A short discussion followed.

There were one or two items of business to be disposed of, one of which was the appointing of delegates to the English Congress. It was decided to send two, Mrs. Slater from the committee and one from Section V.

Two verses of "Auld Lang Syne" were sung and the delegates dispersed to take a parting cup of tea at the invitation of the United Baking Society.

OTHER MEETINGS.

The Central Council met in conference with the presidents and secretaries of the five sections on 8th August, when the remit from the annual meeting, viz., the raising of a fund to commemorate the coming-of-age of the Scottish Co-operative Women's Guild, was first considered, and, after a full discussion, it was agreed to recommend to the branches that, instead of arranging a large bazaar, each branch send in a contribution (to be raised in whatever manner the members decide on) to the Central Council, who will, along with representatives from the sections, arrange a combined sale of work in conjunction with an "At Home," in Glasgow, about the end of January, 1912. The secretary of each section was appointed to act along with the Central Council.

Arrangements were made for the paper, "Poor Law Reform," by Mr. Bisset, being sent out to each of the branches, where it should be read and discussed first, and then read at the quarterly meetings of the sections, where the members could come prepared to take part in the discussion.

A letter from the Scottish Central Committee on Education was read *re* the bringing of the principles and benefits of co-operation in a simple and easy manner before the children of members and others. The meeting quite approved of the Guild co-operating with the Scottish Central Committee on Education in this matter, and considered that lectures, with limelight, was the best method of educating the children, and that if the Scottish Central Committee on Education agreed to this, the guild branches should apply for lectures through the general secretary of the Guild.

A communication from the National Vigilance Association of Scotland was considered, when it was agreed to approach the magistrates with a request that women be appointed for the purpose of making investigations into cases of violation of girls and of indecent practices. The investigations necessitated questioning of a very delicate and frequently of a revolting nature, which the committee of the National Vigilance Association consider would be better made by women than by men officers of the police department, as is done at the present time.

A letter was also read from the National League for Physical Education and Improvement, asking co-operation in a campaign on the matter of inflammable flannelette. Agreed to supply the addresses of branch secretaries, when pamphlets on the subject would be sent to each branch.

PROPAGANDA MEETING AT MOTHERWELL.

The Central Council held a propaganda meeting in the Co-operative Hall, Dalziel Street, Motherwell. Mrs. Slater presided.

Mrs. Buchan moved the following resolution :—"That this meeting of members and wives and daughters of members of co-operative societies in and around this Motherwell district, sincerely regret the action of a section of the members at the quarterly meeting of Dalziel Society in carrying the resolution to abolish the Women's Guild in connection therewith, and forward a protest against this finding, asking that same be reconsidered and rescinded at the earliest date, as being in the best interests of the society and the co-operative movement." She stated that they were not there to fight the society. Their motto was, "Unity is strength," and it was pitiable that they should have to come here at this time of day and make an appeal to resuscitate the branches of the Guild in the Motherwell district. While she urged the women to assert their position in the society, she hoped they would be wise in their strength; but they could not sit still and see the best agency of the movement abolished. The co-operative movement might put up their shutters the day that women ceased to take an interest in it. If ever there was a time when they wanted the support of the women it was surely at the present time. The Guild was the corner-stone of the society, and no building could stand without a corner-stone. They wanted the women to be a living example to the movement. Their mission that night was to see that every woman went back to work for the good of her sisters.

Mr. Gallacher, Mr. Brown, and others took part in the meeting.

COMING-OF-AGE OF THE SCOTTISH CO-OPERATIVE WOMEN'S GUILD.

Two appeals have been sent out to the members and federated societies *re* the coming-of-age of the Guild. The first was in accordance with the remit from the annual meeting, urging the members to raise contributions by local sales of work or otherwise; also intimating a sale of work in conjunction with an "At Home," to be held on 27th January. The second was as follows :—Since our appeal was sent out *re* above, the Convalescent Homes Committee have agreed to add an addition to the Seamill Homes for women and children, and as we have no wish to overlap, the Central Council and sectional secretaries agreed at a conference to recommend to the members that, as an alternative scheme, the fund now being raised be invested for the purpose of sending our members for a holiday when in need of a change of air, either to the convalescent homes or to enable them to go to their friends in the country or seaside, and receive fresh vigour and energy.

The "At Home" and sale of work held on 27th January was very successful, and the committee were able to hand over £18 to the coming-of-age fund. The branches are working well for the same purpose, and we expect to be able to give a good report at the annual meeting.

Some of our branches have added largely to their membership, while others have allowed their membership to go down. Cowlairston Central Branch

BRANCH SUBSCRIPTIONS, 1911-12.

	£	s.	d.		£	s.	d.
Allon	0	6	8	Kirkintilloch	0	4	2
Alva	0	3	9	Lanark	0	3	4
Anniesland	0	4	7	Larkhall Co-op.	0	7	2
Arbroath	0	2	6	" Victualling	0	11	8
Ardrossan	0	4	0	Leith Provident	0	7	5
Avonbank	0	14	9	Leven	0	4	2
Ayr	0	4	1	Lochee	0	3	10
Barrhead	0	9	7	Lochgelly	0	5	5
Beith	0	4	4	London Road	0	16	8
Bellshill and Mossend	0	8	4	Maybole	0	2	4
Bonnybridge	0	4	6	Methil	0	5	4
Bothwell Park	0	4	2	Milngavie	0	6	8
Brechin	0	6	2	Motherwell, Dalziel	0	11	9
Broxburn	0	9	4	Muirkirk	0	4	9
Burntisland	0	5	1	Musselburgh	0	3	9
Cambuslang	0	8	3	Neilston	0	5	10
Camelon	0	10	10	Newmains	0	8	4
Cardenden	0	4	6	Newtonshaw	0	8	8
Carron	6	5	0	Overtoun	0	8	9
Cathcart	0	10	0	Paisley Equitable	0	10	7
Chapelhall	0	2	9	" Provident	0	16	5
Clydebank (Branches)	1	4	10	Pathhead and Sinclairtown	0	6	3
Coatbridge	0	7	11	Penicuik	0	9	8
" Airdrie	0	5	6	Perth	0	5	0
" Whifflet	0	5	11	Pollokshaws	0	5	8
Cowdenbeath	0	4	2	Renfrew	0	7	4
Cowie, Bannockburn	0	2	6	Shettleston	0	13	1
Cowlairs Central	1	5	2	" Baillieston	0	3	7
" Keppochhill	0	6	2	Springside	0	4	2
Craigneuk	0	4	5	Stenhousemuir	0	5	0
Dalmuir	0	2	10	Stewarton	0	2	2
Dalry	0	2	6	Stirling	0	7	11
Darvel	0	10	0	St. Cuthbert's Broughton	0	6	1
Dumbarton	0	3	6	" Norton Park	0	5	0
Dundee	0	9	3	" Central	0	13	9
Dunfermline	0	8	4	" Eastern	0	19	2
Dreghorn	0	7	3	" Northern	0	10	10
Dysart	0	1	5	" Southern	0	9	2
Fauldhouse	0	2	8	St. George's Anderston	0	13	10
Glasgow Eastern, Bridgeton	0	8	10	" Central	0	11	0
" " Dennistoun	0	11	8	" Cowcaddens	0	9	4
" " Parkhead	0	8	10	" Maryhill	0	10	8
Galashiels United	0	10	4	" Partick	0	19	5
Grahamston and Bainsford	0	16	0	" Scotstoun	0	3	4
Greenock Central	0	7	5	" Whiteinch	0	5	0
Hamilton Central	0	6	3	St. Rollox	0	9	6
" Lowwaters	0	4	6	Thornliebank	0	6	5
" Quarter	0	2	0	Tillicoultry	0	4	5
" West End	0	5	0	Tollcross	0	6	6
Irvine and Fullerton	0	5	6	Uddingston	0	7	4
Jedburgh	0	2	3	United Co-op. Baking Society	0	11	3
Kelty	0	5	7	Vale of Leven, Alexandria	0	3	6
Kilbirnie	0	3	6	" Jamestown	0	3	4
Kilmarnock	0	12	9	" Renton	0	4	5
Kilmaurs	0	2	8	Wishaw	0	6	7
Kilwinning	0	5	9				
Kinning Park	5	11	9				

£15 19 9

M SLATER, General Secretary.

III.—IRELAND.

We are pleased to be able to state that since making our last report to you the work of the Guild has been carried on with much success, and while we regret that we are not in a position to report an increase, but rather a slight decrease, we have every reason to believe that the work is being carried on with equal, if not greater, enthusiasm by the executive and throughout the branches. We have nine branches connected with the Guild, situated as follows :—Three in Belfast, viz., Central, Ballymacarrett, and Ormeau; and six outside, viz., Lisburn, Ballymena, Dublin, Rosslare Harbour, Newtownards, and Cork. During the year a new branch was formed in Cork, and the Armagh branch lapsed, owing, it is stated, to the fact that the members resided at a great distance from the meeting-place, and, finding regular attendance too much of a tax, they ceased coming.

The membership of the Guild is now 376, which is a decrease of 15 on last year's figures. Financially, we are in much the same position as last year, as will be seen by the balance sheet herewith. Of course, our year does not end till June, and the balance shown will be required to meet printing and other expenses of annual meeting.

This is only a brief general outline of the work, a detailed report will be published later on, when I will forward you a copy.

Each branch of the Guild, so far as we can ascertain, is very busy with the usual winter's work, which is of a wide and varied character, embracing cookery, sewing, fancy work of different kinds, with, at regular intervals, addresses, papers, and lectures, having for their object the imparting of information on and keeping in the forefront the work of the co-operative movement, of which we are a part.

The following is the financial statement for the twelve months ending 31st March, 1912 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance	15	8 3	By Executive Meetings	5	18 1½
„ Grant from Co-operative Union..	15	0 0	„ Annual Meeting	2	8 4
„ „ Educational Com....	2	2 0	„ Delegate to S.C.W.G.	1	0 0
„ Affiliation Fees	3	2 4	„ Irish Co-operative Conference		
„ Interest	0	7 5	Association.....	3	3 10
			„ Expenses to Rosslare and Cork..	2	18 11
			„ „ Dublin.....	0	18 0
			„ „ Ballymena	0	7 10
			„ „ Newtownards	0	1 6
			„ Printing Account..	3	5 0
			„ Secretary's Salary	2	0 0
			„ Postage	1	0 3
			„ Belfast Co-operative Society ..	9	2 11
			„ Cash in hand	4	0 3½
Audited—					
ARCHD. C. HUSBAND.					
£36 0 0				£36 0 0	

IX.—THE INTERNATIONAL CO-OPERATIVE ALLIANCE.

(See Report 48, page 126.)

SUBSCRIPTIONS AND DONATIONS FOR 1911.

Country.	Subscriptions and Donations for 1911.			Subscriptions and Donations for 1910.		
	£	s.	d.	£	s.	d.
Argentina	1	4	0	1	0	0
Austria.....	125	16	0	114	4	0
Hungary	65	11	0	53	7	0
*Belgium.....	37	13	7	17	10	0
Bulgaria	0	12	0	1	0	0
Canada.....	1	12	3	1	10	0
Cyprus	1	0	0	1	10	0
Denmark.....	28	15	0	40	11	0
France.....	72	4	0	39	10	0
*Germany	301	4	7	254	13	0
India	5	12	0	0	5	0
Italy.....	22	10	4	17	10	0
Japan	0	12	0	0	10	0
Netherlands	22	3	0	20	10	0
Norway	12	8	0	10	16	0
Roumania	10	10	0	17	4	0
Russia	22	18	7	16	10	0
Finland	28	16	0	33	10	0
Servia	10	10	0	8	0	0
Spain	1	16	0	1	14	6
Sweden	22	10	0	22	10	0
*Switzerland	75	14	0	68	10	0
United Kingdom	558	3	8	486	9	6
United States.....	3	4	0	5	15	0
Total.....	1433	0	0	1234	19	0

* The Unions in these countries have joined collectively.

INTERNATIONAL CO-OPERATIVE ALLIANCE.

BALANCE SHEET FROM 1ST JANUARY TO 31ST DECEMBER, 1911.

CASH ACCOUNT.

	£	s.	d.
To Balance in hand	10	2	1
" Subscriptions	1418	7	10
" Donations	9	12	6
" Publications, <i>Bulletin</i> and Advertisements..	79	9	8
" Publications on Commission and Slides	12	5	1
" International C.W.S. Committee	39	19	4
" Bank Interest on Deposit Account.....	5	18	2
" Bank Withdrawals	1443	9	2

£3019 3 10

	£	s.	d.
By Rent, Cleaning, Lighting, &c.....	134	2	7
" Salaries	549	0	2
" General Printing and Stationery	48	7	1
" Postage, Telegrams and Telephone	30	0	4
" Carriage and Sundries	6	6	11
" Printing and Postage of <i>Bulletin</i>	312	19	3
" Publications on Commission	3	15	9
" Slides	15	2	11
" Travelling Expenses	49	5	3
" Translations	1	16	3
" Library and Furnishing	12	15	11
" Hamburg Congress Report.....	212	15	10
" Balance of Year Book, 1910.....	46	17	3
" Dr. Müller's Balance and Charges due 1st January, 1911	20	0	0
" Bank Charges.....	0	5	9
" Bank Deposits	1655	12	7
" Balance in hand, 31st December, 1911	10	0	0

£3019 3 10 -

BANKING ACCOUNT.

	£	s.	d.
To Balance in Bank, 1st January..	557	10	5
„ Cash Deposits, 31st December.....	1565	12	7
	£2123	3	0
By Withdrawals, 31st December	1443	9	2
„ Balance in Bank—Current Account	379	13	10
„ „ „ Deposit Account	300	0	0
	679	13	10
	£2123	3	0

LIABILITIES AND ASSETS.

	£	s.	d.
To Accounts Owing:—			
Rent, Cleaning, and Lighting..	33	13	7
Printing French <i>Bulletin</i>	21	8	11
„ German „	26	17	4
	81	19	10
„ Balance of Assets over Liabilities	661	8	0
	£743	7	10
By Office Furniture—Estimated.....	30	0	0
„ Dutch Subscriptions..	23	14	0
„ Cash in Bank	679	13	10
„ „ Hand	10	0	0
	£743	7	10

I have carefully examined the Books and Accounts of the International Co-operative Alliance for the year ending 31st December, 1911, and hereby certify the above Statement of Accounts as correct.

19th February, 1912.

(Signed) N. H. COOPER.

REPORTS OF THE SECTIONS AND DISTRICT ASSOCIATIONS.



(1) IRELAND.

REPORT OF THE EXECUTIVE OF THE CO-OPERATIVE UNION IN IRELAND, AND OF THE CONFERENCE ASSOCIATION.

(a) THE EXECUTIVE.

During the year twelve meetings were held, at which the attendances were as under :—

	Present.	Absent.
Mr. Archer	9	3
Mr. Barbour	7	5
Captain Bryan.....	2	10
Mr. Fleming.....	11	1
Mr. Gray	2	—
Mr. Knox	12	—
Mr. M'Guffin.....	9	1
Mr. Palmer	11	1
Mr. Horrocks	2	—

The following appointments were made at the meeting held in June :—

Chairman..... Mr. R. Fleming.

Treasurer Mr. H. Archer.

Secretary and Editor of local "Wheatsheaf"—

Mr. Wm. M. Knox.

Representatives on Central Board—Messrs. H. A. Barbour and J. Palmer.

PROPAGANDA.

A new society at Drumaness, Co. Down, was registered during the year and commenced business on 4th August. The difficulties overcome in this case show a fine spirit of determination on the part of the members. No shop was available in the village, but an old building, which had once been a blacksmith's workshop, was secured and has been turned into an excellent store. The first trading period has turned out well, and the future prospects of the society are excellent. At Midletown, Co. Armagh, a new society has been registered recently and arrangements are being made at the time of writing to commence business. Here also there is a fine enthusiastic spirit amongst the members which should have good results. At Ballyclare, Co. Antrim, a provisional committee has been working for some months, and two propagandist meetings have been held, but there is a very determined and

somewhat unscrupulous opposition, which, with local labour troubles, has retarded progress. At Cookstown, after considerable progress had been accomplished by a provisional committee, the attempt to organise a society was abandoned in spite of our strong endeavours to persuade those interested to continue the work. As the proposed society had not been registered the money collected was handed back to the subscribers. At Castledawson and Magherafelt, in Co. Antrim, the Town Hall was secured in spite of strong opposition, and a meeting was held, which was addressed by Messrs. Palmer and Fleming. The local private traders did their best to break up this meeting, but had to retire discomfited. It is to be hoped further action will be taken, but the difficulty of obtaining some local person capable and willing to act as secretary has been felt here as well as in many other places, such as Coleraine and Banbridge. A provisional committee are working in Waterford, where a very successful meeting was held, and the prospects of starting a society are fair. Sligo has been visited at the request of some local trade-unionists, and is receiving attention at present. Interviews with some people in Dundalk have taken place, and further action will be taken, but here, also, the labour unrest has unsettled matters and until this has quieted down there is not much chance of effective co-operative propaganda being done. An inquiry from the Curragh Camp, Kildare, has also been received, which will be attended to. Practically all of the societies in Ireland, in touch with the association, have been visited by Mr. Fleming during the twelve months, and visits have also been paid to a few distributive societies outside the membership. The accounts of Ballymena, Coalisland, Cork, Drumaness, Enniskillen, Newtownards, Queenstown, Larne, and Rosslare Harbour societies have been audited by Mr. Fleming, thus keeping him in close touch with their working and at times enabling him to render valuable assistance when difficulties arise. Propaganda meetings have been held, in addition to those already referred to, at Dublin, Dunmurry, Kells, Lisburn, Newtownards, and Enniskillen, and literature has been sent in response to several inquiries.

Belfast Society continues to make progress in a phenomenal fashion. Lisburn, Armagh, Ballymena, Portadown, and Dublin industrial societies are progressing very favourably. The success of the Queenstown and Cork societies in the south is most gratifying. Cork has opened a bakery some time ago, which is proving a valuable addition to their activities. Coalisland, Lucan, and Larne are all doing well, and Rosslare Harbour and Keady societies are holding their own in spite of local difficulties.

The following is a statement of the expenses paid by the Co-operative Union during the year 1911 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash from Central Office.....	80	3	9	By Balance due to Treasurer.....	7	1	3
				„ Meetings of Executive	41	7	6
				„ Conferences and Deputations....	14	19	10
				„ Postages and Printing	1	12	9
				„ Special Propaganda—Dublin ..	4	8	4
				„ Secretary's Salary	10	0	0
				„ Balance in hand	0	14	1
	£80	3	9		£80	3	9

(b) CONFERENCE ASSOCIATION.

During the year two special conferences were held in Belfast of managers, secretaries, and committee-men. On 5th April, 1911, the first one was held, and the subject discussed was "The Relationship of Agricultural and Distributive Societies." Mr. Preston (Enniskillen) and Mr. Nield (Belfast) dealing with the question in a paper each. The second conference was on 10th January, 1912, when Mr. M'Dowell (Belfast) read a paper on "Stock-taking and Stockkeeping." Two conferences of the Northern District were held at Larne on 8th April last year, when Capt. Bryan read an interesting paper on "Agricultural Co-operation and its bearing on the Town Dweller," and at Enniskillen, on 16th September, when Mr. T. R. Johnson (Belfast) gave a paper on "The Functions of an Educational Committee." Two Southern conferences were held, on 28th October, at Cork, at which Mr. Dowling (Cork) gave an address on "Co-operation in Cork," and on 3rd February last, in Dublin, at which Mr. Knox read a reply sent in response to inquiries from the United States Consul as to co-operation in Ulster. The joint annual conference was held in Lisburn on 29th July, when the statistics for 1910 were discussed. The attendances at all the conferences has been very good, and a warm interest in the discussions and matters brought before the delegates has always been evinced.

Thanks are due to societies for entertaining delegates at the various conferences, and also to the United Co-operative Baking Society and Paisley Co-operative Manufacturing Society for subscriptions.

The following is the cash statement of the Association for 1911:—

Receipts.		£ s. d.		Expenditure.		£ s. d.	
To Subscriptions:—				By Balance from 1910		0 4 1	
Armagh		3	15 8	,, Conferences—			
A.U.C.E.		1	4 8	Dublin		6	14 0
Belfast	54	9 2		Larne		9	6 4
Ballymena	4	11 1		Lisburn		11	14 10
Coalisland	1	3 2		Enniskillen		15	13 0
Dublin Industrial	2	12 11		Cork		10	19 2
Cork	3	15 8		Special		0	11 8
Enniskillen	1	2 4		,, Audit Expenses		35	9 11
I.A.W.S.	3	14 8		,, Printing, Stationery, Advertising,			
I.C.W.G.	3	3 10		Postages, Bank Charges, &c... ..		7	14 9
Keady	0	19 10		,, Dublin Societies—Amalgamation			
Lisburn	16	7 6		Expenses ..		10	5 0
Lucan	1	15 5		,, Cash in hands		28	2 3
Portadown	2	15 11					
Queenstown	1	0 10					
Rosslare Harbour	0	12 4					
U.C.B.S.	2	0 0					
,, Audit Fees	31	10 0					
		£136 15 0				£136 15 0	

H. ARCHER, Hon. Treasurer.

I have examined above accounts, compared vouchers, and found same correct.—ARCHD. C. HUSBAND.

R. FLEMING, Chairman.

W. M. KNOX, Secretary.

(2) MIDLAND SECTION.

The attendances of the members of the Board have been as below :—

	Present.	Absent.	Possible.
Mr. D. Bailey	10	—	10
Mr. G. Bastard.....	9	1	10
Mr. J. Butcher... ..	10	—	10
Mr. S. Butler	9	*1	10
Mr. W. J. Douse	10	—	10
Mr. J. Langley	10	—	10
Mr. D. McInnes	8	*2	10
Mr. W. Millerchip	9	1	10
Mr. F. Rankin.....	10	—	10
Mr. S. Redfern	10	—	10
Mr. C. A. W. Saxton	9	1	10

* Sick.

Honorary Members.

Mr. E. L. Griffiths.

Mr. W. W. Smith.

Mr. G. Woodhouse.

The following appointments were made at the first meeting, held at Shrewsbury, 1st July, 1911:—

Chairman : Mr. J. Butcher.

Treasurer : Mr. D. Bailey.

Secretary : Mr. D. McInnes.

Representatives—

On the United Board Messrs. Butcher and McInnes.

„ *Educational Committee* Mr. Saxton.

„ *Joint Propaganda Committee* Mr. Bailey.

For Production and matters relating thereto Mr. Bastard.

On Sectional Choral Association Committee Mr. Butler.

„ *Educational Association Committee* Mr. Douse.

„ *Exhibitions and Demonstrations Com.* Mr. Langley.

On Notts. District Arbitration Committee Mr. McInnes.

On Anti-Credit Committee Mr. Butcher.

The following statistics show the position of the movement in the section at the end of the year:—

	1911.	1910.	Increase.	Decrease.
Number of Societies ..	223 ..	225 ..	— ..	2
Share Capital.....	£3,778,485 ..	£3,550,005 ..	£228,480 ..	—
Membership	344,656 ..	332,262 ..	12,394 ..	—
Sales.....	£8,355,384 ..	£7,941,847 ..	£413,537 ..	—
Profit	£1,017,073 ..	£930,087 ..	£86,986 ..	—

PROPAGANDA.

Encouraged by the successful results of the greater part of the propaganda work conducted in 1909 and 1910, the Board, at the first meeting after the Bradford Congress, reviewed the needs of those districts within the section where co-operation has not yet obtained any great foothold, and prepared a scheme of propaganda work to be undertaken jointly with a number of societies. The societies applied to readily responded, and have given active assistance, with the result that their borders have been very considerably extended and their trade increased. The Board's policy is not to encourage the formation of new societies where a disposition exists within the nearest neighbouring society to extend by branches. The wisdom of this has been justified in numerous instances during the last ten or fifteen years. Notwithstanding what has been accomplished by the Board, aided by supplementary work of the District Associations, during recent years, we are still very far from being satisfied with the rate of progress shown in some quarters. For example, in one rich and extensive agricultural district, propaganda work, conducted four years ago with the assistance of Mr. Griffiths from the Joint Propaganda Committee, has been barren of results owing to internal dissension in the society at whose instance it was undertaken. Again, at West Bromwich, where, with the Wednesbury Society's active assistance, many meetings have been held since our last report was presented, the progress in this great industrial area is much slower than could be desired. Why this sluggishness should exist is not apparent, but the work is being continued nevertheless.

At Broad Campden and Market Drayton there have been inquiries for information and a desire expressed for the establishment of a society at each place, no neighbouring large society being prepared to entertain applications for a branch. All the circumstances in connection with the applications were carefully considered by the Board, and the promoters were met by deputation in each instance, so as to ascertain if the assistance of the Union could be given. Up to the present time, however, no progress has been made at Broad Campden, and we learn with regret that at Market Drayton the promoters have abandoned the idea of starting a society.

We have under consideration the necessity of propaganda work being undertaken at Holbeach, Long Sutton, and Donington, that in the first-named district being to assist the Spalding Society to establish a branch

there, where it already has a van delivery; and, in regard to the other places, the nearest neighbouring societies will be approached for assistance with the view of their establishing branches.

The Oakengates, Southwell, Newark, Grantham, Walsall, Retford, and Worcester societies are among the foremost of those that have conducted propaganda work, and we regard with great satisfaction the establishment during the year by Oakengates Society of a branch at Wellington, which is already an assured success.

OVERLAPPING.

The doctrine that the co-operative prosperity of a district depends upon the maintenance and extension of overlapping seems to have taken firm hold of the co-operators of Ripley and Tibshelf. We are driven to this conclusion after having been actively engaged for months in trying to promote a better understanding between the two societies. Prior to asking the Union's intervention, Tibshelf had declined to meet a deputation from Ripley to discuss the alleged overlapping of each society by the other, and the disputed priority of right in regard to the opening of a branch store at Morton by Tibshelf. On receiving Ripley's request that the Union should intervene we took action accordingly, and eventually obtained the consent of Tibshelf Society's committee to receive Messrs. Douse and Millerchip, who submitted to them the charges made by Ripley. The replies to these having been carefully considered by our deputation, they presented to the Sectional Board a report embodying their conclusions thereon. These were mainly in respect to the establishment of a branch store by Tibshelf at Morton, and about which Ripley Society had complained.

On receiving the report of our deputation Ripley expressed grave dissatisfaction, and asked the Board to convene a joint meeting of representatives of the Board and the two societies. A meeting was accordingly held on 23rd September, 1911. Five representatives from each society were present, together with our Messrs. Douse and Millerchip. Mr. Millerchip was elected to preside. The proceedings throughout were of a recriminatory and excited character. A report of the meeting, suggesting points for guidance in coming to a decision between the two societies, was submitted to the Sectional Board. Summarised, they are as follows :—

(a) Tibshelf Society was placed at a disadvantage in putting its case owing to the secretary not having kept copies of correspondence dealing with the question.

(b) Tibshelf Society should have communicated with Ripley before deciding to open branches, in view of the correspondence which had previously passed between them on this subject. If this course had been pursued a settlement might have been arrived at.

(c) Although letters were produced, which practically amounted to agreements between the two societies, the president of Tibshelf Society stated that they could not be bound by letters or agreements made years ago, as the committee had been changed considerably

since that time. Our view is, however, that they should have continuity of policy in regard to matters such as these, so as to prevent confusion ending in chaos and disaster.

(d) Serious charges of overlapping were made against Ripley by Tibshelf, but as no agreement could be reached in respect to Morton they were not taken into consideration by the meeting.

(e) We think that Ripley made a mistake years ago in not opening a branch at Tibshelf, instead of encouraging the promoters of the movement there to form a society of their own. This is now in a very flourishing condition, and is naturally anxious to extend its borders into the village in dispute, to which, it being practically in their own parish, the society think they have a prior claim.

(f) Cases such as these can only be remedied effectively by amalgamation, which, in our opinion, would be very difficult to accomplish in this particular instance.

(g) Although the discussion was very excited, we are of opinion that if each society was tactfully interviewed prior to a further conference a satisfactory settlement might be obtained.

A copy of our representatives' full report was forwarded to each society. Ripley replied that "the Sectional Board had not done them justice." Tibshelf expressed themselves as being "willing to meet to further discuss the question of overlapping and to try, if possible, to fix boundaries, but that they could not have their right to Newton or Morton questioned." Finally, after being pressed by us, they replied saying they would be "quite willing to keep out of Stonebroom and B. Winning, Shirland, Higham, and Blackwell, providing Ripley Society were prepared to keep out of Tibshelf, Newton, and Morton, and on no other grounds but these would they agree to a meeting." These proposals were submitted by the Board to Ripley, who were asked whether they would agree to another meeting being held, and, if so, whether they would pledge themselves to accept the findings of the Union upon all the matters in dispute. In their reply they complained of the "unsatisfactory manner in which the Board had conducted the business, and of the Board's attitude towards the society," and added that "to leave ourselves entirely in the hands of the Board would, to say the least, be very indiscreet." Asked, in reply, whether they would accept other arbitrators to be appointed by the United Board, seeing that the Sectional Board's action was not approved of by them, they declined and closed the correspondence, and the Tibshelf Society on being informed of this decision acquiesced, so that, as stated at the outset, overlapping of each society by the other still continues.

We do not admit that the Board or its representatives have been biased; on the contrary, as each society has accused us of favouring the other we claim to have dealt with the position fairly and without prejudice.

Early in the Congress year we were requested by the Lea and Holloway Society to use our influence to restrain Ripley Society from delivering goods

by van into their village and district. We were successful in obtaining a meeting of representatives of the Board and the two societies, which was held at Cromford on 21st October, 1911. The chairman of Lea and Holloway Society stated that the delivery by Ripley Society of goods into their village had a bad influence upon the local society and hindered its progress. In answer to a question from the chair, he said Lea and Holloway were prepared to accept amalgamation, but Ripley would not entertain the proposal. Upon inquiry it transpired that, with one or two exceptions, the members to whom Ripley Society delivered goods were also members of the Lea and Holloway Society. They were admitted into the meeting and questioned, and were found to be firm in demanding a continuation of the van delivery, regardless of the consequences to the local society. On the room being cleared of all but the representatives of the Board and of the two societies, after considerable discussion it was agreed—

That the Ripley representatives ask their society to arrange at an early date a meeting at Ripley of their twelve members who live in the area covered by the Lea and Holloway Society, on the question of discontinuing their delivery into the said area.

A meeting was held accordingly at Ripley on 11th November, at which the following resolution was passed, viz. :—

That, on the recommendation of the representatives of the Ripley Society, we are willing for a boundary line to be fixed between it and the Lea and Holloway Society. The delivery of goods to us, as agreed to between the Lea and Holloway Society and Ripley Society in October, 1909, we understand will be discontinued, but as we cannot see our way to transfer to the Lea and Holloway Society the trade we are doing with the Ripley Society we shall arrange for our goods to be delivered to a depôt within the area of the Ripley Society.

We are glad to report that the position of the Lea and Holloway Society is steadily improving, and we have received the thanks of the society and an expression of their keen appreciation of the Board's assistance in promoting the canvass of Mr. Griffiths and of the help given at the special propaganda meetings concluding the canvass.

CREDIT TRADING.

Steps have been taken, in connection with the District Associations in each instance, and with the Women's Guild also wherever possible, to hold conferences as desired by the Anti-Credit Committee, and to arrange visits to societies, but at present it is too early to judge what the results may be. We have, however, some evidence that credit trading, wherever it has been practised, is declining very considerably, and that public opinion within the societies in regard to it is healthier now than formerly. We would add that accurate particulars relating to credit trading are still very difficult to obtain from societies.

CONFERENCES.

Sectional conferences have been held at Tamworth, Kettering, Newark, and Lincoln. At the three first-named places, the conferences were held concurrently, and a paper, by Dr. Hans Müller, of Zurich, on "Propositions regarding the Theory of the Co-operative Movement," was read and exhaustively discussed, and a resolution referring it to educational committees and women's guilds for further study was passed at each conference.

The conference at Lincoln, held in connection with the local society's jubilee, was very numerously attended, and a large number of delegates embraced the opportunity of inspecting two of the society's farms at Branstons, comprising 411 acres, before the conference began. A paper on "Co-operative Farming" was read by Mr. Chas. Ostick, of Lincoln, and at the close of the discussion the following resolution was carried :—

That, while welcoming the application of co-operation in all forms to agriculture, this conference is of opinion that farming can be conducted on the soundest and most satisfactory lines by distributive co-operative societies in districts where suitable land is obtainable, inasmuch as by giving regular employment to agricultural members at fair wages, and providing within their own stores a market for their farm products, distributive societies are enabled thereby not only to assist in maintaining fair labour conditions by checking the flow of workers from the country into the towns, but also in avoiding waste by securing direct transmission of products from the growers to the users to their mutual benefit, each class being fellow-members of one co-operative organisation.

Much interest has been aroused by this conference, and several societies' representatives have since visited the Lincoln farms. This society commenced farming twenty-two years ago.

In concluding this report we wish again to express our satisfaction in witnessing the excellent service done by the various District Associations, in supplementing our efforts to maintain the vitality of the movement and to promote its progress.

JOHN BUTCHER, Chairman.
D. Mc.INNES, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—NORTHAMPTON AND EARLS BARTON.

Executive Committee.

Mr. W. Rogers (chairman), Northampton.	Mr. J. Packer, Long Buckby.
„ G. T. James (secretary), Moulton.	„ G. Faulkner, Moulton.
„ C. Richardson, Northampton.	„ C. Cooper, Earls Barton.
„ W. Mellows, Harpole.	„ R. York, Daventry.
„ A. C. Minney, Yardley Hastings.	„ G. Arthurs, Pitsford.

We have pleasure in submitting our report for the past year. It is gratifying to record again another year of progress, the societies having increased in their sales and membership.

Three conferences and four executive meetings have been held during the year, and our annual united conference with the Kettering and Wellingborough District.

The first conference was held at Moulton on 2nd April, when the following subject was discussed :—“The Co-operative Union and its Advantages.” A good discussion followed. Mr. J. C. Cox, president of the local society, presided.

The second conference was held at Earls Barton on 8th July. The Congress Report was submitted, and an interesting discussion on the same took place. The officers for the year were elected, and Mr. C. Cooper was elected in place of Mr. Caleb Sheffield, who had served on the executive for several years. He was thanked for his past services.

The third conference was held at Long Buckby on 11th November. The subject dealt with by this conference, which was well attended, was “Collective Life Insurance,” introduced by Mr. Leah, manager of the Life Department, Co-operative Insurance Society. Mr. C. Howitt, one of the directors of the society, also took part, and mentioned that about 300 societies had adopted the scheme, about a million people being insured. Mr. Green, president of the local society, presided, and Mr. C. Saxton represented the Sectional Board at the conference.

The next conference was a united one with the Kettering and Wellingborough District on 17th February, when Mr. S. York read a paper on “Co-operative Miscellany.” Mr. D. Bailey represented the Sectional Board, and Mr. T. Panther, president of the Kettering Society, was voted to the chair. Upwards of 150 delegates were in attendance.

The well-known figure of Mr. F. T. Clements, of Northampton, who was a veteran worker in the co-operative cause in this district, has been removed by death during the past year.

Northampton Society has another year of marked progress. The society is at present building a large bakery to meet its members' demands in this branch of their business, their present bakery proving too small. The new drapery department, opened last year, has proved an unqualified success, its sales having reached during the year £14,326, an increase over the past year

of £6,472. The society has an educational committee, and they have issued a splendid programme for this season. The children's classes have been a great success, and the women's guild also does good work. The society has now ten branch stores, with central and branch drapery departments and a boot department. This society in past years closed all its branch shops, but now the society's watchword is "Extend out with branches in all parts of the ancient town and its suburbs." The society and its officials have always shown a most friendly spirit towards our association, and its manager and secretary (Messrs. Metcalf and Hornsey) have been most courteous in providing rooms for our meetings.

The Managers and Secretaries' Association still progresses, and some useful papers have been discussed at the meetings, which must result in some good for the local societies, as managers and secretaries view these subjects from a business standpoint.

During the past year Mr. J. Butcher, a member of the Sectional Board, has had an interview with societies' representatives in this district and discussed the best means to try to obviate the credit system. The district committee are alive to the fact that credit trading is against the best interests of societies, and are willing at any time to help the Board. They are trying to arrange a conference on the question.

The Daventry Society has an increase in its trade, and at a special meeting of its members it was resolved to adopt the No. 2 scheme of collective life insurance of the Co-operative Insurance Society.

The Blakesley Society has, since the last report, changed its manager. We trust the society may progress.

The Earls Barton Society has purchased seven more acres of grass land, adjoining its other land, at a reasonable price. There is every prospect of an increased trade for this society, as two ironstone companies are about commencing in the locality.

The District Committee have organised a scheme where each representative of the executive has to interview and report upon the societies in their immediate locality. The District Committee have addressed meetings and helped, as far as possible, with any information asked by societies.

The Co-operative Wholesale Society depôt at Northampton still makes progress under the direction of the heads of departments, Messrs. A. Baker, G. Pearson, and Mr. W. Kay (public auditor), who has the audit department under his control, a number of societies in this district securing his services.

Long Buckby Society reports a very good year, showing appreciable increases in trade, capital, and membership, although it has almost reached the limit of scope under the present condition. The society during the past year has provided itself with convenient offices and committee-room, the old office being converted into a sales department for confectionery and bread.

The Brixworth Society, at a special meeting, discussed the question of depreciation, and also resolved on a complete revision of rules. The secretary

submitted information of the building scheme, whereby members could become owners of their houses if the scheme was adopted.

The Braefield, Denton, Ecton, Brington, and the other societies are still progressing.

The educational committees and the women's guilds which have been established are doing good work in this district.

The following is the financial statement for the year 1911 :—

Receipts.			£	s.	d.	Expenditure.			£	s.	d.
To Cash in hand 1st January, 1911 ..	0	9	7			By Executive Meetings	2	8	9		
„ Grant from Co-operative Union ..	10	8	7			„ District Conferences	6	0	4		
„ Subscriptions from Societies	3	10	0			„ Deputations to Societies	0	2	6		
						„ General Printing and Stationery ..	1	14	7		
						„ Postages	0	5	4		
						„ Delegate to Congress	8	7	6		
						„ Hire of Rooms	0	7	8		
						„ Balance in hand of Treasurer, 31st December, 1911 ..	0	1	6		
Audited— GEORGE FAULKNER.											

traders from coming in, and therefore decided to purchase at a cost of £2,000. We are pleased to record a sale for the first half year of £4,233.

Rushden, Raunds, Thrapstone, and Market Harborough all report extensions of work in the villages adjoining their societies.

Desborough Society, with its membership of 1,300, has purchased additional land during the year, making the total owned by the society 900 acres.

Wellingborough and Desborough societies have both adopted the collective life assurance scheme for their members.

We regret that the desire of a secretary of a small society to show better results than had been made has lead to trouble, but we trust that the society will soon recuperate and that it will be a lesson to others in the future.

The Kettering Clothing Society has had to increase its factory during the year at a cost of £3,000, the work of which was carried out efficiently by the Works Department of the Industrial Society.

We have held three executive meetings and four conferences during the year.

The first was a united one with the Northampton and Earls Barton District, and was held at Northampton on Saturday, 11th February, when a paper was read by Mr. W. F. Rogers on "Co-operative Housing and Garden Suburbs."

The second was held at Market Harborough, on Saturday, 29th April, when a paper was read by Mr. C. Wood (Market Harborough). Subject: "Are our methods of management, education, and advertising up to date?"

The third was held at Desborough, on Saturday, 19th August, when a paper was read by Mr. C. Marlow (Desborough) on "Co-operation and Politics."

The fourth was held at Rushden, on Saturday, 18th November, when the secretary gave a report of the Bradford Congress.

The attendances at the conferences have been well maintained, and the interest displayed in the subjects discussed should prove helpful to the district generally.

The women's guild continues to do good work in the district, and the Kettering Branch celebrated its 21st birthday.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st March, 1911 ..	0	9 1	By Attendances—Executive Meetings	4	2 7
„ Grant from Co-operative Union..	10	9 11	„ „ District Conferences..	6	7 4
„ Subscriptions from Societies	11	3 0	„ General Printing and Stationery..	1	11 5
„ Co-operative Union for Printing,			„ Postages	0	15 0
Stamps, &c.	2	5 5	„ Secretary's Salary	2	0 0
Audited—			„ Delegate to Congress	3	12 6
THOS. PANTHER.			„ Balance in hand of Treasurer,		
			29th February, 1912	5	18 7
	£24	7 5		£24	7 5

A. J. FOULDS, Secretary.

NO. 3.—LEICESTER.

Executive Committee.

Mr. H. Clark (president), Leicester.	Mr. E. Marson, Croft.
„ W. E. Pepper (secretary), Leicester.	„ S. Kemp, Leicester.
„ J. H. Iliffe, Burbage.	„ H. Elliott, Gt. Wigston.
„ T. Wilbur, Hinckley.	„ J. Hunt, Huncote.
„ J. S. Wilford, Leicester.	„ E. Wills, Leicester.
„ E. Bent, Leicester.	„ J. Gillett, Groby.
„ — Cramphorn, Leicester.	„ J. Timson, Barwell.
„ F. Boulter, Gt. Wigston.	„ A. Smart, Anstey.
„ H. Biggs, Enderby.	„ S. J. Mellor, Leicester.
„ J. Jordan, Barwell.	„ T. O. Unwin, Shepshed.
„ C. W. Brown, Coalville.	„ A. H. Hibbett, Leicester.

In presenting our annual report and balance sheet for the year ending 31st December, 1911, we are pleased to be able to report a year of steady progress for co-operation generally in our district.

The Leicester Society has done a trade of £432,457, and although this is a decrease of £1,198, as compared with 1910, the last quarter of the year exceeded all previous records by £2,342. 1s. 9d.

Reports to hand of progress in the county show that co-operation is steadily growing, notably at Hathern, Shepshed, Great Wigston, and Stoney Stanton, the last named society having just completed an extension of its premises to meet a growing trade.

The society started at Barrow-on-Soar is forging ahead, and whereas its first twenty weeks' trade amounted to £419, the last quarter in 1911 showed a trade of £830.

The productive societies in the district show that while the Leicester Printers, Wigston Hosiers, and Morning Star Sundries societies have experienced exceptionally busy times during the year it has been a very trying year for boot and shoe productive societies. Nevertheless, some of them finished the year with better trading results than at one time seemed possible.

We are pleased to again report active and good propaganda work being done by the women's guilds and educational committees in our midst.

During the year four conferences and two committee meetings have been held.

Our first conference was a joint one with the Coventry District, at Nuneaton, on 4th February, when Mrs. Keen (Coventry) read an interesting paper on "Co-operative Relief Funds."

The second was held at Melton Mowbray on 29th April, when Mr. J. J. Worley (Co-operative Productive Federation) read a paper entitled "Modern Tendencies within our Movement."

Our third was held at Huncote on 15th July, when Mr. H. Biggs (Enderby) gave a most interesting and instructive report of the Bradford

Congress. This being our annual meeting the officers for the year were then elected.

Our fourth was held at Cosby on 4th November, Mrs. Booth (Derby) reading the paper prepared by the Women's Co-operative Guild, entitled "Co-operative Societies and the Minimum Wage."

We are glad to note the attendances at our conferences have been well maintained and good discussions have followed the reading of the papers.

In conclusion, our thanks are due to those societies that have so kindly entertained the conferences, and also to the Leicester distributive society for the use of rooms for committee meetings.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	4	10 0	By Attendances—Executive Meetings	2	3 7
„ Grant from Co-operative Union..	9	10 7	„ „ District Conferences	8	14 10
„ Subscriptions from Societies	14	11 0	„ General Printing and Stationery..	3	0 9
			„ Postages	1	9 6
			„ Secretary's Salary	2	0 0
Audited—			„ Delegate to Congress	3	6 6
S. DRINKWATER.			„ Auditors	0	5 0
T. COATES.			„ Balance in hand of Treasurer,		
			31st December, 1911	7	11 5
	£28	11 7		£28	11 7

W. E. PEPPER, Secretary.

No. 4.—COVENTRY.

Executive Committee.

Mr. William Garner (chairman), Coventry.	Mr. W. H. Dexter, Rugby.
„ James Clay (secretary), Coventry.	„ J. Ingham, Atherstone.
„ A. T. Keene, Coventry.	„ A. Roberts, Nuneaton.
„ J. Carter, Rugby.	„ E. Hilton, Coventry.
	„ W. H. Cowley, Coventry.

We are pleased to report very solid and substantial progress throughout the district this year, especially in the larger societies. Much of this is, undoubtedly, due to the good trade which has marked the year, and much also to the consistent work of the committees and guilds of the societies.

During the year the district committee has organised four conferences as follows :—At Atherstone on 20th May, when Mr. E. Hilton (Lockhurst Lane Society) read his paper on "The Duty of the Member to the Store, and of the Store to the Movement." At Rugby on 29th July, when a paper was written and read by Mr. Cockshoot (Rugby) on "Should Co-operators take part in Politics?" The third conference was at Coventry, and a paper by Mr. T. J. Harris (Coventry) was read by him, entitled "A Closer Alliance between the Co-operative and Trade Union Movements." The fourth was a joint conference, at the invitation of the Leicester Conference Association, and was held at the Morning Star Works, Leicester, when Mr. Turner (Agricultural Organisation Association) gave his paper on "Co-operators and Small Holdings." All these were well attended and provoked good discussion,

JAMES CLAY, Secretary.

No. 5.—BIRMINGHAM.

Executive Committee.

Mr. H. W. James (chairman), Birmingham.	Mr. H. Pagett, Kidderminster.
„ Chas. A. W. Saxton (secretary), Worcester.	„ R. Hill, Soho.
„ F. H. Bruff, Birmingham Printers.	„ A. Tanner, Highley.
„ W. Summers, Ten Acres and Stirchley.	„ I. Evans, Dudley.
	„ M. Mills, Midland Sheet Metal Workers.

The movement in this district shows steady progress, and, with few exceptions, the societies have increased their trade, capital, and membership. The larger are extending their influence for good, either by opening new branches or by van deliveries at greater distances from the central premises, which is to be commended in preference to the formation of new societies.

We had hoped to have been able to report greater progress at West Bromwich, but, notwithstanding the efforts of Wednesbury and Dudley societies, the movement has not advanced as fast as might have been expected in this part of the district, the workers failing to appreciate or take advantage of the benefits of co-operation.

Propaganda work is being done in various parts of the district, the effect of which will no doubt be seen by the opening up of ground previously untouched.

It is gratifying to know that Warwick Society's deficit has been wiped out, and we hope that it will now make progress.

One new society has been started in Birmingham for the production of various kinds of woodwork.

Four conferences and seven committee meetings have been held during the year.

The first was at Dudley on 24th January, when Mr. J. Evans, president of Dudley Society, presided over a good attendance of delegates who came to hear Mr. S. P. Leah (Co-operative Insurance Society) read his paper on "Collective Life Assurance." Great interest was taken in the subject, and, probably, as the direct result of the conference, the number of societies adopting the scheme has been increased.

Kidderminster was selected for conference No. 2. Here the chairman of the local society welcomed the delegates to a discussion on Miss Spooner's paper, "Emergency Funds and their Application," which was read by Mr. H. Pagett, secretary of the Kidderminster Society. There was a good discussion, in which many members of the women's guild took part. The conference was held on 29th April, Mr. E. Stradling presiding.

The third conference was held at the "Faithful City," on 29th July. The president of the Worcester Society occupied the chair, and the secretary and salesman of the recently formed Federated Growers, Mr. Albert Bruff, read a paper entitled "The Federated Growers and its Work," which pro-

vided a very interesting discussion. Delegates from local growers, who had been especially invited took part therein, as well as representatives from industrial centres. The object of the conference was to bring producer and consumer together, and although it was an intensely hot afternoon there was a large attendance. This being the annual meeting, the officers and committee for the year were elected. Mr. Geo. Jones, of Alcester, not seeking re-election, it was resolved to convey to him the thanks of the district for his many years of useful work.

The usual convention was held jointly with the Stafford District, in the Central Hall, Birmingham, on 30th September. Mr. W. J. Ward (chairman, Stafford District) presided at the morning session, the reader of the paper being Mr. W. J. Morris (secretary, Alcester Society), who took for his subject "The Duty of Committees with relation to Purchases." A good discussion followed the reading of the paper. The Birmingham University, as usual, provided the chairman at the afternoon session in the person of Professor Beazley. There was a large attendance to hear one of the best addresses that has been delivered at these annual reunions, the speaker being the Rev. Arnold Pinchard, vicar of St. Jude's, Birmingham, and the subject "Co-operation, Religion, and Politics." The Reverend gentleman was listened to with great attention, and was frequently applauded during the delivery of his speech, and had quite an ovation at the close. A lively discussion followed.

During the afternoon the usual choir contest for the Silver Challenge Shield took place, six choirs competing. The Worcester choir, under the able guidance of Mr. Ernest Davies, proved successful for the third successive year. Two new choirs competed, and this is gratifying to the executive, whose object in providing the shield was to encourage the formation of choirs by societies. Mr. Rutland Boughton was adjudicator, and his decisions gave every satisfaction. The combined choirs, assisted by several professionals, provided the programme for the evening concert, which was well attended by an appreciative audience. This concluded one of the best conventions yet held.

The following is the financial statement for the year 1911 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand, 1st January, 1911..		2	18	7	By Attendances—Executive Meetings		8	18	9
„ Grant from Co-operative Union..		14	17	9	„ „ District Conferences		9	4	9
„ Subscriptions from Societies		14	8	6	„ Deputations to Societies		1	1	6
					„ General Printing and Stationery.		1	14	9
					„ Postages.....		0	17	6
					„ Secretary's Honorarium		2	0	0
					„ Delegate to Congress		2	12	3
					„ Balance in hand of Treasurer,				
					31st December, 1911		5	15	4

Audited—
JOHN GILES.

BIRMINGHAM CONVENTION.

	£	s.	d.		£	s.	d.
Receipts	71	15	10	Expenditure	73	1	0
Deficit	1	5	2				
	<hr/>				<hr/>		
	£73	1	0		£73	1	0

C. A. W. SAXTON, Secretary.

No. 6.—STAFFORD.

Executive Committee.

Mr. H. Sanders (secretary), Tamworth.	Mr. J. Clewlow, Stafford.
„ A. Campbell, Rugeley.	„ J. Pessel, Oakengates.
„ J. Grantham, Cannock.	„ H. Hilliard, Walsall.
„ W. J. Harris, Wednesbury.	„ G. Bagot Stone, Burton-on-Trent.
„ J. G. Ward, Shrewsbury.	„ F. B. Hicks, Burton-on-Trent.
„ A. Fullwood, Wolverhampton.	

The District Association has, during the past year, held four district conferences and eight committee meetings.

The first conference was held at Wednesbury on Saturday, 25th March, when a paper was read by Mr. H. Donaldson (secretary, Walsall Society) entitled "Competition, and how to meet it."

The second conference was held at Shrewsbury, where Mr. E. Griffiths (secretary, Shrewsbury Society) read his paper entitled "The Value and Importance of Educational Work to the Co-operative Movement."

The third conference was held jointly with Birmingham District at Birmingham, three meetings being held, one in the morning for committees, &c., a paper being read by Mr. J. Morris (manager, Alcester Society); in the afternoon an address was given by Rev. Arnold Pinchard on "Religion, Co-operation, and Politics"; and in the evening a grand concert was held.

The fourth conference was held at Walsall on 20th January. No paper was read, a discussion on the advisability of joining in with Birmingham District in promoting the yearly convention took up all the time available.

Many of the societies report a record year in sales.

The Burton-on-Trent Society still leads, doing all its trade on strictly cash lines. A new bakery plant of machinery has been installed.

Walsall Society, taking its cue from Burton, has abolished credit and established cash trading with great success. The last branch at Sutton Coldfield is now doing a trade of over £100 per week.

Tamworth Society is putting in four new ovens to cope with its increasing bread trade. Its farming operations have resulted in a loss of £74 on the year. The trade for the year is an increase of £12,000 on the previous year, its largest increase.

Cannock Society has done very well. It has built and equipped a splendid new up-to-date bakery and machinery and has opened up new ground.

The Stafford Society, under new management, is doing a great deal better, both in sales and profit.

Stone Society is now more successful than for some years past.

Wolverhampton is moving forward and its new branch is doing well.

Rugeley Society is making remarkable progress, and has just opened a new shop for boots and drapery. Mr. Bush, the manager, has made a good record in trying to make the society successful.

Shrewsbury Society is progressing, the new branch at Coleham doing beyond expectations. Good educational work is being done.

do their society harm in the movement, and in all fairness the paragraph complained of should be withdrawn.

The second conference was held at Cresswell, under the auspices of the Bolsover Society, on 8th July, 1911. Mr. T. Godkin (Ripley) read a portion of Congress paper, entitled "Co-operation in Relation to the Trust Movement." There was a good discussion, and every speaker seemed to realise the great importance of the subject and that co-operators should be more loyal, especially to the productive side.

The third conference was held at Ripley on 14th October. Mr. Jos. Swindell (chairman of the association) occupied the chair, and Mr. A. Watherston (president of the local society) read his paper on "Co-operative Production." At the close of the conference the chairman presented the district secretary with a handsome gold chain and pendant, the pendant bearing the inscription, "Presented to Thomas Leaman by the Co-operative Societies and Friends in the Derby District Association in recognition of 21 years' service as hon. secretary."

The fourth conference was held at Tibshelf on 27th January, 1912, when Mr. W. Wyld (member of the District Committee) read a paper on "Co-operation: Its Relation to the Temperance Movement."

The conferences have been well attended and the discussions well up to the average.

Bolsover Society has made steady progress in sales and share capital, the latter reaching the highest point in the history of the society.

Tibshelf has also had a very good year, showing marked increases. The same may be said of Codnor Park, which is also doing very good educational work.

Ilkeston has not been able to maintain its usual rate of progress owing chiefly to a large number of its members having left the town, as many as 96 members leaving one branch; still it is doing well.

Long Eaton Society, notwithstanding severe depression in the staple trade of the town, has done well. Its fine new bakery is giving every satisfaction, but farming has not been so successful, showing slight losses.

Derby continues on the same course of great prosperity. 'The year 1911 has been another record one, the sales amounting to £644,801, and the average dividend 2s. 7½d. in the £. The sickroom appliance department has been well patronised by the members, and the convalescent fund, which was provided to commemorate the Diamond Jubilee of the society, and from which grants up to £3 are made to members and their wives, has proved a blessing to deserving members.

Ripley has had a remarkably successful year, showing large increases in all its departments. The educational committee has helped very largely in bringing this about by the large number of propaganda meetings held. This society has had much trouble during the year on the question of overlapping, but we understand that with regard to the dispute with Lea and Holloway the two committees have arrived at an amicable settlement, but with respect

to the Tibshelf Society it is a very different matter. This society persisted in opening a branch at the village of Newton, after it was agreed between the two committees that it should be neutral ground; and now it is understood they are persisting in opening a branch at Moreton, a place that was given up to Ripley by the Clay Cross Society many years ago. The Ripley committee contend that they have been most unjustly dealt with by the Sectional Board in this matter, two members of which met representatives from the two committees and discussed the question.

The two printing societies—Long Eaton and Derby—are still doing well, but could do a great deal more if societies and trade unions would send them more trade.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	2	14 6	By Attendances—Executive Meetings	4	8 0
„ Grant from Co-operative Union	11	13 1	„ „ District Conferences	11	7 3
„ Subscriptions from Societies	6	1 0	„ General Printing and Stationery.	1	2 9
			„ Postages	0	15 9
Audited—			„ Balance in hand of Treasurer,		
ALFRED WATHERSTON.			1st January, 1912.....	2	14 10
H. N. BRIDGE.					
	£20	8 7		£20	8 7

T. LEAMAN, Secretary.

NO. 8.—NOTTINGHAM.

Executive Committee.

Mr. J. G. Shacklock (chairman), Kirkby-in-Ashfield.	Mr. E. Hibbard, Mansfield and Sutton.
„ G. J. Duke (secretary, treasurer, and editor of <i>Record</i>), Nottingham.	„ H. Jones, Netherfield.
„ S. Godley, Annesley Woodhouse.	„ S. H. Brown, Nottingham.
„ C. Jackson, Bulwell.	„ T. Wagg, Nottingham Printers.
„ Dick Cave, Cinder Hill.	„ Robt. Ely, Pleasley and Pleasley Hill.
„ John A. Wright, Codnor Park.	„ J. Upton, Radcliffe-on-Trent.
„ F. Hays, Codnor Park and Tilston Baking.	„ H. D. Neate, Keyworth.
„ I. Reeve, Hucknall Torkard.	„ John Coleman, Selston.
„ S. Allsop, Kirkby Manufacturers.	„ G. A. Arnold, Southwell.
„ Alfred Wyld, Langley Mill and Aldercar.	„ J. F. Keetley, Stanton Hill.
„ C. E. Avins, Lowdham.	„ R. T. Corden, Stapleford.
	„ John W. Sleight, Warsop Vale.
	„ S. Desborough, Woodborough.

Four conferences have been held since our last report and a fifth arranged for.

The first conference took place on 25th March, when the financial report was submitted and the officers and committee appointed. Mr. H. D. Neate read his paper entitled “Co-operation and Temperance,” followed by a lively

discussion, and it was agreed to be one of the best conferences held for some time.

The second conference was held at Mansfield, on 8th July, when a paper was read by Mr. Frank Burton (Mansfield) on "How to Fight the Trusts," followed by a discussion.

The third conference took place at Netherfield on 14th October, Mr. S. H. Brown giving a paper entitled "Through Co-operation to the Co-operative Commonwealth," which was well discussed.

The fourth conference was a joint one with the Women's Guild, and was held at Hucknall Torkard, on 16th December, when Mrs. Newton (Nottingham) read the guild paper "Comrades in Arms."

All the conferences, especially the last one, have been well attended, in fact, the attendances appear to increase, ninety delegates and upwards being a common number.

The arbitration board, which has been merged into the executive committee, has held two special meetings during the year, at which the position of the overlapping problem has been discussed, notably a complaint by the Ruddington Society respecting Bradmore and the need for timely agreement to avoid overlapping in the Rainworth district. Deputations have been appointed to visit the societies concerned.

The societies in the district, without exception, appear to be prosperous, amongst which may be specially mentioned Mansfield and Sutton, Stanton Hill and Southwell. Kirkby-in-Ashfield during the year celebrated its majority with considerable success, and is firmly and successfully established. The growth of Mansfield and Sutton has been phenomenal, partly through the establishment of new colliery enterprises in the locality, and its further development is likely. It now stands a good second amongst our societies.

One or two societies, namely Lowdham and Woodborough, have been represented at our conferences during the year, although efforts to obtain their attendance previously had failed. We hope to have their sympathy and help in the future.

The ramifications of many of our country societies is also specially noticeable, and have particularly come under our observation during the past year. Indeed, it may be said that there is hardly a village throughout the district which is not periodically and regularly served by some neighbouring society.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, 1st January, 1911..	0	19	2½	By Allowances to Committee-men			
„ Grant from Co-operative Union..	8	15	4	returned	6	5	3
„ Transfer from <i>Record</i> Account ..	5	0	0	„ Committee's Fares	4	13	5
„ Balance due to Treasurer, 30th				„ Printing and Stationery	2	11	6
December, 1911	2	19	10½	„ Secretary's Salary	2	10	0
Audited—				„ Postage	0	18	8
THOMAS WAGG.				„ Congress Reports	0	15	0
				„ Carriage	0	0	7
	£17	14	5		£17	14	5

"RECORD" ACCOUNT.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, 1st January, 1911..	23	14	0	By Fares—Women's Guild.....	2	2	4
„ Subscriptions from Societies	10	9	0	„ Transfer to General Account . .	5	0	0
„ Advertisements	7	8	6	„ Congress Delegate	2	7	5
„ Co-operative <i>Records</i>	12	4	11½	„ General Printing and Stationery .	21	4	6
„ Returns by eight Committee-men	6	5	3	„ Postage	0	16	7
„ Donation	0	5	0	„ Secretary's Salary	1	5	0
„ Dividend.....	0	1	8	„ Donation to Women's Guild			
				District Committee	1	1	0
				„ Postage and Stationery.....	0	3	3
				„ Balance in hand	26	8	3½
	£60	8	4½		£60	8	4½

G. J. DUKE, Secretary.

No. 9.—LINCOLN.

Executive Committee.

Mr. W. Coulson (chairman), Lincoln.
 „ E. Hart, J.P. (secretary), Grimsby.
 „ J. Brown, Peterborough.
 „ J. F. Foster, Gainsborough.
 „ C. Woodroff, Grantham.
 „ D. Dixon, Scunthorpe.
 „ C. Stow, Boston.

Mr. W. Burley, Spalding.
 „ F. Johnstone, Newark.
 „ C. J. Baguley, Retford.
 „ S. E. Verity, Grimsby.
 „ C. W. A. Proctor, King's Lynn.
 „ D. McInnes, J.P., Lincoln.

We are pleased to be able to report continued progress throughout the district. The increase, when recorded, will, we are convinced, place the year 1911 far ahead of the previous years' returns issued from this district. It seems that the members of the various societies are beginning to appreciate the movement in a far greater degree than ever before, especially is this noticeable in the country districts in connection with the branches belonging to the large societies, with a consequent increase in the transfer of garden and dairy produce, much to the advantage of both the producer and consumer. We commend this system of barter to the notice of committees who have not adopted this plan.

Much propaganda work has been done by the members of management, educational, and women's guild committees, and it is partly owing to the zealous work, accomplished in a quiet way, that such good results have been obtained during the past year.

We held four conferences and two committee meetings during the year, the attendances at the conferences being excellent.

The first conference was held at King's Lynn in January, when Mr. J. E. Coston read his paper "Would the people benefit more by Co-operation than

Socialism." The writer did not attempt to answer his own question, but during the discussion which ensued the great benefits derived from co-operation were explained.

The second conference was held at Newark in April, when the local secretary, Mr. C. Evans, read his paper on "Depreciation and Reserve." This was a thoughtful and carefully prepared paper, loaded with useful suggestions for the safeguarding of the financial side of the movement. The paper was approved by all the speakers.

The third conference, held at Scunthorpe on 12th August, was the yearly meeting, at which the executive committee was elected. Professor Macgregor's paper on "Co-operation in relation to Trusts" was read and fully discussed.

The fourth conference, held at Newark in October, was merged in the meeting arranged by the Midland Board as a sectional conference to discuss Dr. Hans Müller's paper on "Co-operation." There was a large attendance and a lengthy discussion.

The reports from the various societies are most exhilarating and denote sound progress.

Lincoln Society is still forging ahead, breaking all previous records, both in sales and dividends, the December quarter just falling short of £100,000. A large piece of freehold ground, in the centre of the city, has been purchased on which commodious stables and other buildings will be erected.

Peterborough also reports splendid progress. The central premises are again being extended. It is also like Lincoln, the centre of a network of country branches linking up all the small towns and villages within a very large radius.

Grimsby's progress is also substantial, the trade for the year being £108,000, which, when the local circumstances are considered, is very satisfactory. The whole of its country branches are in a healthy condition, the members recognising as never before that co-operation is their best friend. Steps are being taken to obtain plans for the erection of new central premises.

Gainsborough Society also reports satisfactory progress.

Grantham Society is increasing at a rapid rate. Its No. 3 Branch has just been opened and the new bakery has proved a great success, the other departments being in a splendid condition.

Scunthorpe Society is able to report steady increase in sales. A Co-operative Wholesale Society exhibition was held in the autumn and proved a great success. Nine cottages and a shop have been erected at Bovingham, and other extensions are being considered.

Boston reports steady success; the confidence of the members is being regained with a consequent increase of trade.

Newark, Retford, and King's Lynn societies each report increased sales, and the surrounding districts are being actively canvassed for new members. Skegness Society is also steadily growing and quickly extending the principles of co-operation in the district. The whole district is making such progress that there is a great future for co-operation in Lincolnshire.

The following is the financial statement for the year 1911 :

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, 1st January, 1911..	7	8	2	By Attendances at Conferences, &c.	6	11	1
„ Subscriptions by Societies	15	10	0	„ Fares and Fees to authorised			
„ Fares and Fees, per Co-operative				Delegates	19	8	7
Union	19	8	7	„ Representative to Congress.....	2	14	4
„ Fares and Fees - Representatives				„ Delegate to opening Holyoake			
opening Holyoake House	1	14	9	House	1	14	9
				„ Postages and Printing	1	12	1
				„ Balance	12	0	8
	£44	1	6				
					£44	1	6

EDWIN HART, Secretary.

MIDLAND SECTION EDUCATIONAL COMMITTEES' ASSOCIATION.

Executive Committee.

Mr. Geo. Clarke (president), Ilkeston.	Mr. Foulds, Kettering.
„ A. Wyld (treasurer), Eastwood,	„ Millington, Birmingham.
Notts.	„ Towns, Derby.
„ W. Andrews (hon. sec.), Coventry.	„ A. Chapman, Leicester.
Miss Woolley, Leicester.	Mrs. Holmes, Derby, W.C.G. Council.
„ Turner, Lincoln.	„ Stein, Birmingham.
Mr. S. Adams, Peterborough.	Mr. Douse, Midland Sectional Board.

It is once more our duty to present to you the annual report of the work of the association for the financial year just ending.

Speaking generally, the association has had a successful year, both financially and from the point of view of educational work done. There is no doubt that in some of our societies there is a growing desire to see where we stand in relation to the reform movements of to-day, and to realise some of the possibilities that are open to us. Many of our societies have educational departments doing good work in carrying on propagandist meetings and holding a variety of classes.

We must not overlook, but again urge the necessity for continued educational efforts, and not rest on our oars. Ours cannot be a standing cause. We must progress, never at any time allowing decline to enter into our calculations.

To the societies that have not yet taken up any continuous educational work, our advice is—do so as soon as possible. The reward is sure to be an increased membership and greater loyalty.

The most cordial relations continue to exist between this association, the Sectional Board, the District Associations, the Women's Guilds, and the Amalgamated Union of Co-operative Employés. Long may cordiality continue, bringing that mutual help and assistance from each other which is so necessary to success.

The attendance of delegates at our conferences during the year has been larger than at any former period.

We commenced with our first conference and annual meeting at Coventry, where the Perseverance Society has a remarkable educational work in hand, by means of evening continuation classes, its students reaching the high number of

1,132. Mr. W. E. Wood prepared and read the paper "The next step," an anticipation of what he thought should be the position of the co-operative movement if it developed on the right lines.

The second conference was at Lincoln. Here we were favoured by the Rev. Dr. Fry, Dean of the Cathedral, undertaking the responsibility of the paper. Those who had the privilege of attending will long remember the inspiration and enthusiasm of this gathering.

The third conference had been invited by the successful country society at Barwell, near Hinckley. Though a little difficult to reach, the number of delegates exceeded expectation. The subject, "Is it possible to educate co-operatively all our members," was very thoughtfully considered in a paper by Mr. J. Judge (Wigston), who strongly urged that all present ought, as in strictest duty bound, to make themselves thoroughly acquainted with co-operative literature, especially the weekly copy of the *News*.

The fourth conference met under the auspices of the enterprising society at Ripley, where the paper by Mr. G. Broderick (Eccles), "The Future of Co-operative Education," was considered. It was pleasant to hear that the Ripley Society was amongst those who took an active part in the formation of the association so many years ago.

Mr. J. Millington (Birmingham), has been our representative to the educational committee of the Union, and has kept in touch with their work. He has attended three meetings, and reports the class work and general propaganda of the committee is in a very healthy state. He also wishes to point out the large amount of work done for a small outlay, and to encourage their work by grants where possible to do so.

It is with pleasure, increased with each passing year, that we again tender our thanks to the *Co-operative News*, whose representative has attended every conference, and good reports of the proceedings have been recorded in its pages.

Our membership includes 48 educational committees and 18 women's guilds, an increase of three.

We hope to have a successful annual meeting.

The following is the financial statement for the year 1911:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To District No. 1—					By Committee Meetings—				
Daventry	0	5	0		1911—12th Aug.—Ilkeston	2	14	4	
Long Buckby	0	5	0		4th Nov.—Leicester....	2	8	2	
Northampton	0	5	0		1912—17th Feb.—Derby	2	6	6	
„ District No. 2—					„ Conferences—				
Desborough	—	—	—		1911—25th Mar.—Coventry....	3	9	8	
Kettering	0	10	6		17th June—Lincoln	4	0	2	
Havelock	0	10	6		14th Oct.—Barwell	3	7	3	
Guild	0	2	6		13th Jan.—Ripley	3	6	0	
Market Harborough	0	5	0		„ Deputation	0	15	7	
Raunds	0	5	0		„ Co-op Union Representative (fare)	2	19	6	
Rushden	0	5	0		„ Printing and Stationery	5	1	8	
Guild	0	2	6		„ Postage, Secretary	2	2	6	
Wellingborough	0	10	0		„ Treasurer	0	5	0½	
Gordon Road Guild	0	5	0		„ Expenditure for the year.....	32	16	4½	
Northampton Rd. „	0	5	0		„ Balance	10	0	7½	
Ideal	0	10	0						
Carried forward	4	6	0		Carried forward	42	17	0	

	£	s.	d.
<i>Brought forward</i>	4	6	0
To District No. 3—			
Barwell	0	10	6
Glenfield Progress	0	5	0
Great Wigston	0	5	0
Leicester Anchor	0	5	0
„ Distributive	3	3	0
„ Equity	0	5	0
„ Guild	0	5	0
„ Printers	0	10	6
„ Self Help	0	5	0
„ District No. 4—			
Andrews Watch Society, Coventry	0	5	0
Coventry	2	2	0
„ Guild	0	2	6
Rugby			
„ Guild	0	5	0
„ District No. 5—			
Birmingham	1	1	0
„ Central Guild	0	2	6
„ Small Heath Guild	0	5	0
„ Handsworth Guild	0	2	6
„ Sparkhill Guild	0	2	6
Halesowen			
Soho	0	5	0
Ten Acres	0	7	6
„ Guild			
Worcester	0	10	6
„ District No. 6—			
Oswestry	0	5	0
Shrewsbury	0	5	0
Tamworth	1	1	0
Walsall	0	10	6
„ Padlock	0	5	0
„ District No. 7—			
Codnor Park	0	5	0
Derby	4	0	0
„ Guild	0	5	0
„ Printers	0	5	0
Ilkeston	2	2	0
„ Guild	0	2	6
Langley Mill	1	1	0
Long Eaton Guild	0	2	6
Ripley	1	1	0
„ District No. 8—			
Hucknall Torkard	1	1	0
„ Guild	0	2	6
Kirkby-in-Ashfield	0	10	0
Mansfield	1	1	0
Stapleford	0	7	6
„ District No. 9—			
Gainsborough	0	5	0
Grantham	0	5	0
„ Guild	0	2	6
Lincoln	0	10	6
Peterborough	0	10	6
„ Guild	0	5	0
„ Stamford Guild	0	2	6
Retford	0	5	0
Grimsby	0	10	0
Midland A.U.C.E.	0	5	0
Dividend—Derby Printers	0	1	3
Income for the year	33	5	9
Balance, March, 1911	9	11	3
	£42	17	0

Brought forward £ s. d.
42 17 0

SUBSCRIPTIONS PAID IN ADVANCE.

	£	s.	d.
Kettering Havelock	0	10	6
Wellingborough Ideal	0	5	0
Oswestry	0	5	0
Lincoln	0	10	6
Peterborough	0	10	6
A.U.C.E.	0	5	0
Leicester Anchor	0	5	0
Birmingham Small Heath Guild	0	5	0
Soho	0	5	0
Ilkeston Guild	0	2	6
Gainsborough	0	5	0
	£3	14	0

	£	s.	d.
Balance	10	0	7½
Paid in advance	3	14	0

Present balance with
Treasurer £13 14 7½

Audited—
JOHN COX.

£42 17 0

W. ANDREWS, Secretary.

(3) NORTHERN SECTION.

The attendance of the members at the ordinary meetings held during the past year has been as under:—

	Present.	Absent.	Possible.
Mr. W. Scott	11	1	12
„ S. Galbraith	10	2	12
„ W. R. Rae	10	2	12
„ J. Davison	10	2	12
„ T. Thompson	12	—	12
„ J. Murdoch	9	3	12
„ J. Smith	12	—	12

HON. MEMBERS.

Mr. H. R. Bailey.

Mr. W. Crooks.

Mr. T. Rule.

At the meeting, held 1st June, 1911, the following appointments were made:—

Chairman of the Section Mr. J. Smith.

Representatives on the—

United Board Messrs. J. Murdoch and J. Davison.

Educational Committee Mr. W. R. Rae.

Sectional Office Committee—

Messrs. Scott, Thompson, Galbraith, and Smith.

We are represented on the Office Committee by Mr. J. Murdoch, and on the Joint Committee of Trade-unionists and Co-operators, Exhibition, and Defence Committees by Mr. J. Davison.

WINDY NOOK TRAGEDY FUND.

The amount paid out last year to the widow and children of the late J. Patterson was £80. 9s. 1d., and the balance at the bank at the end of the year, £938. 12s. 4d.

GILSLAND CONVALESCENT HOME.

During the year there has been an increase of £216. 16s. 2d. received from convalescents, and a reduction of £164. 5s. 11d. from visitors. The railway

strike interfered with the attendance during one week, some 60 persons, who had signified their intention of going, being prevented from doing so owing to this.

The total number of separate admissions to the home this year has been as follows :—

Convalescents	1759
Visitors	2125
Total.....	3884

This is an increase of 233, as compared with 1910.

Whilst it is outside our scope to discuss the balance sheet, we cannot but feel satisfied with the results as a whole, which are more satisfactory than the previous year. What we can do, and ought to do, is to appeal to those societies that are not yet members to take up shares. This would make the task of financing this undertaking much easier and enable the directors to offer better facilities than at present it is possible to do. Whilst the object of the home is primarily to enable convalescents to recuperate, yet the delightful surroundings, the bracing air, and the comforts it offers are well worth the consideration of those who desire a quiet, yet by no means dull, holiday.

TRAINING OF EMPLOYEES.

The training of employés, and especially apprentices, as recommended by the Central Education Committee, has not yet been received throughout the section in the manner we expected. From the ready response that has been made by our societies to schemes of betterment and education in the past we hoped to see more than a handful of committees establishing classes for apprentices. We have no reason to believe that the work is being done, or even offered, by municipal education authorities, and are, therefore, forced to conclude that our fellow-members have not yet, in this instance, realised their responsibility. They have accepted the services of the sons and daughters of their fellow-workers, and have, practically, undertaken to teach them their trades thoroughly, and in too many cases leave it to chance and the kindness of other employés. We sincerely hope that next year will see a great change. The Sectional Board and the Educational Committees' Association are eager to help, and the secretary will be glad to hear from any society that finds a difficulty in beginning.

SECTIONAL EXHIBITION AND DEMONSTRATION.

In point of view of numbers it cannot be said that the 1911 exhibition was a success, though, as an exhibition, it left nothing to be desired. The building—a skating rink—was well suited for the purpose, and the accommodation for the exhibits proved ample. It was unfortunate that owing to the place having to be sold there was no alternative to holding it early in March, and the week it was open was the coldest and most stormy of the

winter, and which, undoubtedly, interfered very largely with the attendance. The floor was covered with red druggeting, and the building being spacious and well lighted the exhibits showed to advantage. North Shields Society had a very attractive stall, and supplied the refreshments to the visitors and attendants.

Mr. H. R. Bailey, the veteran of the north, so far as the co-operative movement is concerned, and for many years secretary of the section, took the chair and incidentally informed the meeting that if spared till April he would have completed 50 years' active service in co-operative work. He was accompanied by his wife, whom we deeply regret to say has since passed from amongst us, and whose loss he feels most keenly.

The opening ceremony was performed by the Right Honourable Thomas Burt, LL.D., M.P., another life-long co-operator, and one of the first members of the Northern Sectional Board, which was formed in 1873. So far as we know he is the last survivor of the group, the others being Jos. Cowen, J. McPherson, J. McKendrick, Dr. Rutherford, R. Stapleton, and W. Telford.

The Employés' Conference was held on the Wednesday, when Mr. R. J. Wilson read Mr. Rae's paper on "With all thy getting get understanding"; and the Women's Guild Conference on the Thursday, with a paper on "Lead-poisoning in China and Earthenware," which was read by Mrs. Reed, Heaton. Both conferences were well attended and the papers well discussed.

A public meeting was held in the Albion Assembly Rooms on the Friday night, at which addresses were given by Messrs. J. Marshall (York) and E. W. Mundy, M.A. (London).

An interesting feature in the week's proceedings was the horse procession, which traversed the main streets of North Shields and principal thoroughfares of Cullercoats to Whitley Bay.

For the second time since these exhibitions were organised there was a loss, due chiefly to the largely decreased receipts. At the same time there are still several societies that do not contribute towards the Exhibition Fund. So long as these are run as sectional exhibitions, and going into each district in turn, it is only reasonable to expect that the section as a whole shall make itself responsible for their success, and there would not be any difficulty in doing so if each society would accept some share of the responsibility.

ALTERATIONS TO THE RULES OF THE CO-OPERATIVE UNION.

After being adjourned by the Plymouth Congress, in order that societies might have ample time to consider the proposals put forward in regard to the rules of the Union, they were submitted to the Bradford Congress. The rule relating to the alteration in the rate of subscription to the Co-operative Union was the one round which greatest interest centred, and after a full discussion and the consideration of several amendments, the amendment reducing the rate from 2d. to 1½d. each society to pay on the whole of its members, was carried by a majority of over three to one. Whilst the total amount subscribed in this section will not differ materially from that under the old arrangement, there are a few of the larger societies that will have to pay

more than they have hitherto been doing. We are very pleased to say that notwithstanding this the equity of the proposal has been recognised and accepted in an entirely co-operative spirit.

We desire to remind societies that under the new rules each will be able to record its full voting strength at Congress, whether it sends one delegate or six. This method will express more fully the wishes of the general body of co-operators, because, under the old rule, hands only were counted, and as it invariably happened that the societies nearest to the city or town in which Congress is held sent the largest number of delegates it followed that they possessed an advantage in that direction that was not possible to those living a distance away.

OVERLAPPING AND PROPAGANDA WORK.

Our justification for once more bringing this subject before your notice is that it still exists and is a serious blot on a movement which is great, not only in what it is, but in its possibilities, and, therefore, we cannot for a while even relax our efforts so long as any society calling itself co-operative practises such unco-operative methods. We are encouraged to pursue these efforts by the gradually changing atmosphere, more pronounced, perhaps, amongst the leaders up to the present, than the rank and file. Evidence of this change is to be found in the way in which the recent proposals of the Sectional Board for the constitution of a committee for dealing with the subject have been received, and which are as under :—

The section shall be divided into districts, which shall be the seven districts forming the Northern Section.

The committee for each district shall be composed of the following persons :—

- (a) The chairman of the Sectional Board, who shall be chairman of the committee.
- (b) The sectional representative for that particular district.
- (c) The chairman of the District Committee.
- (d) The president, if possible, or, failing him, some person appointed by the committee of each retail society in the district.

This brings us to the next proposal, and that is, how are we to get at the ordinary member whom we seldom see, and who takes no keen interest in the welfare of his society? At present he does not realise what are the possibilities of the movement nor the principles on which it is based. If he did there would be less trouble in regard to overlapping and less talk about loyalty. It is clear, too, that if we are to fill the place in the State that is ours we must not only keep pace with changing economic and social conditions, but we must have a vision of our possibilities that will create enthusiasm and carry us forward as a solid organised body. That force just now is lacking in this section. Our membership comprises over 300,000, which means that we represent close upon $1\frac{1}{2}$ millions of the population in the area covered by the operations of the societies, or over 50 per cent of the population. Given a

co-operative spirit and common action, along with the realisation of what it is possible for us to achieve, we need not fear the attacks or devices of any outside forces.

As one of the steps towards linking up societies more closely, and also with a view of bringing before the rank and file those ideas and principles we regard as being in a special sense ours, we suggest that societies should allow us to send a speaker to the interim quarterly meetings where, probably, a larger number turn up than at any other gatherings. We would also welcome opportunities of any kind that may present themselves for carrying on amongst our members a vigorous propaganda work.

Then, again, there are questions arising from time to time—as there must be in any progressive movement—that affect both individual societies and the movement generally, that it would be advantageous for committees of societies and representatives of the Board to discuss together, and we should be glad if, when circumstances permit, arrangements could be made for talking over these matters.

CHORAL COMPETITION.

Last year the choral competition was held in the premises of the Co-operative Wholesale Society, West Blandford Street, which kindly granted its large dining hall for this purpose. There was a fairly good attendance, and the following choirs took part:—Birtley, Consett, Bishop Auckland, West Hartlepool, Sunderland, and Ryhope.

The test piece for the challenge shield was “When Allan-a-Dale went a-hunting,” by *R. L. de Pearsall*, and Birtley, for the second time, was successful in winning the shield with 45 marks out of a possible 60, Consett being a good second, and the others in the following order:—West Hartlepool, Sunderland, Bishop Auckland, and Ryhope.

The test piece for the quartette (mixed voices) was “Morning Song,” by *Johannes*, and here Birtley was again successful with 44 marks, Sunderland coming second with 40.

The pieces and winners in the solo competitions were as follows:—Soprano song, “Ecstasy” (*Ellen Cowdell*), Ryhope; contralto, “The King’s Way” (*Richard Elgar*), Sunderland; tenor, “When Shadows Gather” (*Charles Marshall*), Birtley; bass, “Blow, Blow, thou Winter Wind” (*J. Sargeant*), Ryhope.

Commenting on the results, the adjudicator (Dr. Hutchinson, Darlington) said: “The singing all round reached a high standard, and the winning of the prizes depended in many cases on fine critical points. Whilst great concentration and care were required in judging the work, it was an enjoyment to listen to the performances, which gave evidence of such careful, earnest preparation. There is evidently a good deal of talent about. I could not help thinking what a power for good these competitions are. They act as a stimulus to high and noble effort. I would suggest that the matter of a really efficient accompanist should be considered for the future. When the accompaniments are unequally played the competing singers have not all the same chance of

success. In all kindness, and in the best interests of all concerned, I venture to make this suggestion."

Though the circumstances are familiar to every member of every co-operative society in this section, we cannot close the report without a brief reference to the terrible calamity that befel the Consett Co-operative Society's choir on the 26th August, a choir that has distinguished itself at the contests beyond that of any other in the section, having won the challenge shield offered by the Co-operative Union for five years in succession. This choir was on its way to take part in a contest at Prudhoe when, for some reason or other, the car got out of control in going down Medomsley Bank and overturned just beside the old tollgate, which stands at the junction of this road with the Shotley Bridge road to Newcastle. In its consequences the result of the accident was awful. Out of the 30 odd passengers, nine were killed outright, one died whilst being taken to Newcastle Infirmary, and more than half of the remainder were more or less injured. The names of those who were killed are as under :—Miss Florence Egglestone, Miss Ethel Stokoe, Miss Hilda Anne Whittaker, Miss Lydia Ethel Whittaker, Miss Sarah Ann Dunn, Miss Amelia Annie Maud Davison, Mr. John Thomas Carr, Mr. John Pearson, Mr. Thomas Wm. Barron, and Mr. Ralph Pearson. The names of the injured were as follows :—Miss Louie Cummings, Mrs. Barron, Mr. E. Urwin, Mr. Sam M'Clure, Mr. Matt. Lowden, Mr. Cecil Winter, Mr. George Dibley, Mrs. Dibley, Miss Jennie French, Miss Phoebe Wigham, Mr. H. Whittaker, Mr. Tom Dunn, Mrs. Alderdice, Miss Holliday, Miss Lily Wharton, Mr. John Symmington.

Consett was in mourning on the Tuesday and Wednesday when the funerals were held, the tradesmen closing their shops from 12 to 4. Thousands of persons lined the streets, and united services were held in the Wesleyan Chapel. Scores of messages of sympathy from various societies, choirs, and institutions were sent to the relatives and friends.

An appeal has been issued to the general public and also to co-operative societies for assistance to those who need help, and a committee appointed to administer the fund. The Co-operative Union are represented on it by Messrs. W. Scott and W. Clayton. The amount subscribed by co-operative societies reaches nearly 1,000 guineas.

AGRICULTURAL CO-OPERATION.

Some progress in the North-Eastern District has been made in agricultural co-operation, though most of it has been of that kind which cannot be measured by statistics and which is the standard of measurement with which we as co-operators are most familiar. Though some new societies have been formed, and some of the older ones have made good progress, yet much of the work that has been accomplished has been of an educational and propaganda character. To enable this section to share in the advantages that will accrue through the grant of £50,000 a year for the development of agriculture, it was necessary for the North-Eastern District to become a section of the Agri-

cultural Organisation Society, and this step has been taken. Lord Wenlock was appointed president, Mr. Philip Burt, chairman, and Sir T. Hugh Bell, Bart., hon. treasurer. Several organisers have been appointed to work up the various districts and interest the farmers in agricultural co-operation, and their reports are decidedly encouraging.

One of the chief difficulties to be faced in dealing with agricultural produce has been the great distance of some of the farms from railway stations and centres of population, and it was felt that in order to ensure anything like that development that was desired it would be necessary to secure powers to construct light railways. Application was made and a commission appointed, with the result that it has been agreed to grant powers to construct a light railway from Brandsby to York, and also one in Swaledale. A Farmers' Association, affiliated with the Agricultural Organisation Society, has been formed in Allendale, and there is every prospect that it will be successful. It is quite certain that the next few years will show a distinct advance in this form of co-operative activity, and it is very desirable that not only should we give them every assistance in our power, but we should closely associate ourselves with them so that competition in any form may be avoided.

MANAGERS' CONFERENCE.

On Wednesday, 13th December, about 100 delegates assembled at Sunderland to discuss the question of federated bakeries. It was pointed out that there were in the section some 24 societies possessing bakeries and there was a probability of others being established, so that unless something was done we were likely in the near future to be faced with competition between bakeries. More than that, it was shown that these 24 bakeries were not fully employed, were unevenly distributed, and many of them were more or less out of date. There was an excellent discussion, in which quite a number of delegates took part, after which the following resolutions were agreed to:—

That this conference approves the idea of federated bakeries, and suggests that negotiations be entered into with the committee of Sunderland and other societies with a view to securing their bakeries for such a purpose.

That a committee, consisting of three members from the Northern Sectional Board, three to be appointed by the managers, six to be elected by this meeting, together with one representative from the committee of each society expressing its approval of the above resolution, be formed to carry the resolution into effect.

The six members of the committee appointed by the meeting were Messrs. Crooks (Blaydon), Lambton (North Shields), Wetheral (Murton), Wilson (Sunderland), Charlton (Bedlington), and Thompson (Willington Quay). The Managers' Association, Sectional Board, and individual societies were left to appoint their own.

DEATH OF MR. F. A. CIAPPESSONI.

The news of the death of Mr. F. A. Ciappessoni gave a great shock to all his friends, especially those residing in the Cleator Moor District, where he

was widely known and respected. Though it had been known to some of his most intimate friends that he was suffering with his ear, and that an operation would be necessary, none ever anticipated that there was any possibility of a fatal result, so when news of his death spread abroad many would scarcely believe it. Here, in West Cumberland, he was one of the best known and most respected inhabitants of the district.

For 25 years he was headmaster of St. Patrick's School, Cleator Moor, during which period he had devoted a good deal of his time to public work, occupying the position of chairman of the Urban District Council for two years. He was, however, best known throughout, not only Cumberland, but the North-Eastern Counties as an ardent apostle of co-operation. For a number of years he represented No. 3 District on the Northern Sectional Board, and only severed his connection with it when, in 1904, he was elected on the Wholesale Board of Directors. His genial sympathetic nature won for himself a place in the hearts of all those with whom he was brought into contact, and the memory of many pleasant hours of association will remain with us to the last.

SEATON DELAVAL'S LOSS—DEATH OF MR. ALEX. LEE (SOCIETY'S PRESIDENT).

Co-operators of Seaton Delaval have suffered a severe loss in the death of their president (Mr. Alexander Lee), who passed away, at the age of 73, on 6th January, 1912, at a private hospital in Newcastle, where he had gone to undergo an operation. He was one of the founders of the society, and attended his first meeting of the committee on 22nd October, 1864. He often used to merrily relate tales of the early days.

Mr. Lee has kept in close touch with the society since its inception, and for the last nine years has acted as president. He played a conspicuous part in the development of co-operation in this district, where his consistent, affable, and courteous manner made hosts of friends, which he retained to the end. He was also a strenuous and conscientious worker in other movements—religious, social, and political—and his activities will be missed in many various directions. He was a strong advocate of temperance and thrift, and gave example to his precepts, and was a generous donor to all charitable and religious bodies.

The interment took place at Seghill Parish Church, on Wednesday, 10th January, and was largely attended by representatives of the many organisations and societies with which he was connected and the public generally.

VALENTINE VIVIAN, CHESTER-LE-STREET.

Mr. Valentine Vivian, another stalwart in the co-operative movement, has, after a long and serious illness, passed away. He was a man who held strong and advanced opinions in regard to social questions and expressed these opinions fearlessly and with considerable force. He was a consistent opponent to high dividends, because such prevented the very poor from sharing in the benefits of co-operation. He was a thorough going educationalist, and for several years, and at the time of his death, was a member of the Northern

Educational Committees' Association. He combined the qualities of a co-operative lecturer and those of an entertainer, and was in very great demand by societies in this capacity. Though a stonemason by trade, owing to some internal complaint he had been unable to follow his employment for some time before his death, and during the last few weeks of his life suffered a good deal. The Educational Committees' Association committee have lost in him one of their best and most outspoken members, and his place in that sphere of labour will not be easily filled.

REPORTS OF THE DISTRICT ASSOCIATIONS.

NO. 1.—NORTH NORTHUMBERLAND.

Executive Committee.

Mr. J. Strong (chairman), Ashington.	Mr. T. Young, Broomhill.
„ G. Hardy (secretary), Bank Top, Bedlington.	„ T. Jackson, Pegswood.
„ J. Gillians, Ashington.	„ R. Lee, Bedlington.
	„ J. Herdman, Newbiggin.

Mr. J. Davison, Bedlington, Sectional Representative.

The committee have pleasure in reporting the holding of four conferences, the first being held at Newbiggin, on Saturday, 25th March, at which Mr. Tom Welsh (secretary, Newbiggin Society) read a paper entitled "Expenses and Dividends," which created an interesting discussion, after which nominations were taken for the executive for the following year. Mr. Tom Welsh was appointed to represent the district at Bradford Congress.

The next conference was held at New Delaval on 29th July, where the question of the "Desirability of Societies paying a Maximum Dividend of 2s. 6d." was further discussed, and delegates instructed gave a decided vote against the resolution. Mr. Welsh gave a very interesting and racy report of Congress, after which Mrs. Scurlock addressed the conference on the "Minimum Wage for Female Employés," which provoked a number of questions and a sympathetic discussion.

The third conference was held, at the invitation of the Hedgeley Society, at Wooler, on Saturday, 30th September, this being the first conference at this place. There was a large attendance of delegates, notwithstanding the inclemency of the weather. In the absence of the president of the society, the Rev. J. Blades, the delegates were given a hearty welcome by the secretary (Mr. Stacey). Mr. Clayton read the paper on "The Place and Function of Co-operative Societies in Agricultural Districts." In the discussion that followed a large number took part.

The fourth conference was held at Bebside on Saturday, 16th December, at which we were favoured by the presence of Mr. W. R. Rae, who gave a forcible address on "The Training of the Employés," which made a decided impression on the conference and gave the delegates something to think about.

The thanks of the committee and delegates were accorded to the writers and readers of the papers and to the societies that entertained the conference and made every preparation for their enjoyment and comfort.

The following is the financial statement for the year 1911 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office		15	1	8	By Conferences, &c.		10	9	8
					„ Executive Meetings ..		4	10	0
					„ Postage		0	2	0
		£15	1	8			£15	1	8

G. HARDY, Secretary.

No. 2.—SOUTH NORTHUMBERLAND.

Executive Committee.

Mr. J. Endean (chairman), Cramlington.	Mr. J. McKay, Walker-on-Tyne.
„ J. Wight (secretary), Cramlington.	„ T. G. Hunter, Wallsend.
„ T. Whitnell, Newcastle.	„ J. U. Barrow, Backworth.
	„ J. W. Lambton, North Shields.

Mr. T. Thompson, North Shields, Sectional Representative.

The first conference was held at Walsend on Saturday, 1st April, 1911, at which Mr. Rae (Sunderland) read a paper on "The Proposed Alteration in the rate of Subscription to the Union and Representation of Societies at Congress." The following resolution was moved and seconded :—

That this conference approves the action of the United Board in seeking to get the subscription to the Union on a membership basis, and recommends that the amount be 1½d. per member per annum.

The resolution was carried, but some delegates declined to vote as they had no mandate to do so.

The second conference was held at Belsay, on Saturday, 19th August, 1911. Mr. Clayton read his paper on "The Place and Function of Co-operative Societies in Agricultural Districts." The subject was appropriate, as Belsay is a beautiful village in a purely agricultural area. A very interesting discussion ensued. The delegates were, by the kind permission of Sir Arthur Middleton, allowed to visit the historic castle and beautiful grounds of Belsay Hall.

The third conference was held at Backworth, on Saturday, 25th November, 1911. Mr. Jennings (Backworth) read Mr. Clayton's paper, "The Relation of the Member to the Society and the Society to the Movement." All the speakers supported the views of the writer, and urged that this paper should be discussed at members' meetings of the various societies.

The fourth conference was held on Saturday, 2nd March, 1912, at the Co-operative Wholesale Society's Premises, West Blandford Street. Three questions were discussed. (1) Mr. Rae (Sunderland) introduced the question of "Training of Employés"; (2) Mr. Murdoch (Workington) addressed the meeting on "Propaganda Work"; (3) Mr. Thompson (North Shields) addressed the meeting on the Sectional Board's suggestions for remedying "Overlapping." This was the best conference of the year, well attended, and the discussion that ensued was above the average of the district conferences.

The following is the financial statement for the year 1911 :—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash from Sectional Office	12	1	4	By Conferences	7	11	5
				„ Executive Meetings	4	9	11
	£12	1	4		£12	1	4

JOSEPH WIGHT, Secretary.

No. 3.—CUMBERLAND AND WESTMORLAND.

Executive Committee.

Mr. Irving Graham, J.P. (chairman),	Mr. William Hunt, Workington.
Carlisle,	„ Saml. Culling, Keswick.
„ John Stephenson (secretary), Blenner-	„ J. Mitchell, Egremont.
hasset, Carlisle.	„ N. Ismay, Maryport.

Mr. J. Murdoch, Workington, Sectional Representative.

For the year ended 31st December, 1911, four conferences and three executive meetings have been held. It is pleasing to note that the attendances at the conferences have been uniformly good, and that the Women's Guilds have been numerically better represented than formerly. The papers read touched many phases affecting the movement, followed by good discussions.

The opening conference was a joint one of delegates from the societies and the Women's Guilds, held at the Bee Hive Society, Workington, on 11th February, 1911, and presided over by Mr. Graham. Mrs. Blair read a paper entitled "Northern Co-operative Societies and the Minimum Wage," which was well received. The delegates were in sympathy with the object and felt that something might be done to improve present conditions, but there were local conditions in many instances to be considered, and if the scale was adopted the tendency might lead to the crippling of some of their departments, such as millinery and dressmaking. A hearty vote of thanks was accorded Mrs. Blair for her paper.

The second conference was held under the auspices of the Wigton Society, on Saturday, 13th May, where there was a good attendance. The paper for discussion was one written by Mr. Rae, entitled "With all thy getting get understanding." Mr. Graham (chairman) opened the discussion very ably, and thought Mr. Rae implied in his paper that many were content with a

superficial knowledge of co-operation. It was felt, generally, that the paper did not lend itself easily to criticism, dealing with matters more in the abstract than the concrete, but all agreed that it contained ideals which would require much more education amongst members before the standard advocated was reached. The discussion was well maintained, and every one agreed the paper contained ideals which were very inspiring and encouraging. A hearty vote of thanks was accorded Mr. Graham. The delegate from Penrith invited the meeting to hold the next conference there, which was accepted.

The third conference was held at Penrith on Saturday, 12th August, 1911, Mr. Graham presiding. It was decided to take the statistical report at the next conference. The paper for discussion was by Mr. Smith, entitled "Some Problems of Co-operative Administration," read by Mr. Howit (Carlisle). It touched upon many points of vital importance to the movement in several ways. It was contended by some that the paper was overloaded, many of the points raised being quite sufficient, if taken separately, for one conference, and that some of the problems mentioned would take more time to discuss than they had at their disposal. Nevertheless, it was conceded that Mr. Smith had rendered good service in drawing attention to many points of administration, and it was felt he had the fullest knowledge of the ideals of the movement.

The final conference for the year was by invitation of the Aspatia Society held there on 4th November, 1911, presided over by Mr. Graham. The subject for discussion was a paper specially prepared by the secretary (Mr. John Stephenson) entitled "A Comparative Statistical Report of Cumberland and Westmorland District for the years 1909-10." A good discussion followed, many of the delegates taking part, and some of the items brought under observation were assets, reserve funds, credit, share capital, education, and investments. It was suggested, if the comparison had extended to ten years back, that it would have shown more conspicuously the advance made. Generally, it was considered that the results set forth were satisfactory, and all agreed that the report had been exceedingly well drawn up, being interesting, full, and elaborate. A vote of thanks was accorded the secretary, who, in his reply, briefly touched upon assets and outstanding accounts. By invitation the next conference will be held at Maryport in February, 1912.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash received from Sectional Office	23	7 0	By Conferences, &c.	17	10 3
			„ Executive Meetings	5	7 0
			„ Postages, &c.	0	9 9
	£23	7 0		£23	7 0

JOHN STEPHENSON, Secretary.

No. 4.—WEST DURHAM AND SOUTH NORTHUMBERLAND.

Executive Committee.

Mr. Wm. Hewison (chairman), West Stanley.	Mr. E. Y. Spencer, Swalwell.
„ G. T. Egglestone (secretary), Hisehope Terrace, Consett.	„ J. Harrison, Tantobie.
„ J. N. Kerr, Throckley.	„ Geo Greener, Prudhoe.
	„ E. Hargreaves, Newburn.

Mr. W. Scott, Blaydon, Sectional Representative.

In presenting the report of this district it is gratifying to again be able to state that the conferences we have held during the year have been exceptionally well attended, and great interest has been taken in the various subjects discussed, such as “How best to change from a Credit to a Cash System,” “The Place and Function of Co-operative Societies in Agricultural Districts,” “A Review of some of the pressing problems of the Co-operative Movement,” and “A few words concerning Conferences.”

Our first conference was held in the Mechanics' Hall, Haltwhistle, on Saturday, 22nd April, 1911, Mr. W. Hewison (West Stanley), chairman of No. 4 District, presiding, and the above officers were elected without opposition for the year. Mr. W. R. Wilson (Haltwhistle) read his paper on “How best to change from a Credit to a Cash System,” after which there was a lengthy and interesting discussion in which Messrs. Ciappessoni (Co-operative Wholesale Society), Hargreaves (Newburn), Crooks (Blaydon), Tweddell (Haltwhistle), Kerr (Throckley), and others took part.

Our next conference was held in the Public Hall, Gilsland, on Saturday, 2nd September, 1911, Mr. Hewison (West Stanley) again occupying the chair. Before the ordinary business of the meeting a vote of condolence was passed with the Consett Society in the loss they had sustained in the terrible accident that befell their choir on 26th August. Special reference was also made to the loss by Mr. G. T. Egglestone (secretary of the district), who had lost his only daughter. Mr. W. Clayton then read his able paper on “The Place and Function of Co-operative Societies in Agricultural Districts,” after which an animated and interesting discussion took place, in which Messrs. Ciappessoni (Co-operative Wholesale Society), Daniels (Consett), and many others took part.

Our next conference was held in the Large Clubroom of the Consett Co-operative Society on Saturday, 18th November, when Mr. Wm. Hill (Consett) read a most admirable paper entitled “A Review of some of the Pressing Problems of the Co-operative Movement,” after which an interesting discussion ensued, the following taking part therein :—Messrs. T. Shotton and W. Fletcher (Co-operative Wholesale Society); Stoddart, Hyden, Carruthers, and Ellison (Consett); Hargreaves and Ward (Blaydon); Clish and Mole (Annfield Plain); McInnes and Nixon (West Stanley); Oliver (Co-operative Insurance Society); Thompson and Scott (Sectional Board).

The second conference was held at West Belton on 26th August, 1911. Mr. W. R. Rae gave an address on the "Educational Programme of the Co-operative Union," with special reference to our duty to the young people, outlining the Union's scheme of classes for apprentices and junior employes, and made a strong appeal for their support.

The third conference was held at Boldon Colliery on 25th November, 1911. Mr. W. Clayton gave an address on the circular issued by the Northern Sectional Board, containing suggestions for the composition of a special committee to deal with the difficulty of overlapping in the Northern Section. The address was well received, along with the explanations the speaker gave as to the working of the scheme. After a lengthy discussion, in which several delegates took part, the following resolution was carried unanimously :—

That this conference expresses its approval of the scheme with such modifications as may afterwards be found desirable in practice, and pledges itself to support it.

The fourth conference was held at Tyne Dock on 3rd February, 1912. Mr. W. Flynn addressed the delegates on the subject of "Special Propaganda in the Co-operative Movement." The speaker emphasised the necessity of every co-operator being a reader of co-operative literature. The *Co-operative News* should be read by all co-operators, which would give them a general interest in all stores of a catholic nature. "Our Story," too, should also be read by young and old, and urged that where old methods failed new ones should be adopted. The speaker made a strong appeal to the material man in the movement not to forget the higher ideals and to use his individual influence to induce others to become true co-operators. A good discussion followed in harmony with the views advanced by the speaker.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash from Sectional Office.....	13	11 4	By Conferences	7	3 1
			„ Executive Meetings	6	8 3
	<hr/>			<hr/>	
	£13	11 4		£13	11 4

JOS. BRUCE, Secretary.

No. 6.—SOUTH DURHAM.

Executive Committee.

Mr. M. Price (chairman), Coxhoe.
 „ J. Craig (district sec.), Durham.
 „ Joseph Bell, Tow Law.
 „ S. Whiteley, Brandon.

Mr. Jas. Davison, Newbottle.
 „ T. C. Kilburn, Willington.
 „ T. Readshaw, Bishop Auckland.

Mr. S. Galbraith, Brandon, Sectional Representative.

Four conferences have been held in this district during the past year, which have been remarkably well attended and much interest taken therein by the delegates.

Our first conference was held at Willington (Durham) on the 18th February, 1911, Mr. M. Price presiding. Mr. Hamilton (secretary, Willington Society) read Mr. Rae's paper on "The Proposed Alteration in the rate of Subscription and Representation of Societies at Congress." A good discussion followed, taken part in by Messrs. Galbraith (Sectional Board), P. Leonard (Crook), Stead (Pittington), J. Bell (Executive), P. Coley (Co-operative Wholesale Society), and W. Clayton (sectional secretary), who moved the following resolutions, viz. :—

- (a) That, in the opinion of this conference, it is desirable that subscriptions to the funds of the Co-operative Union should be on the basis of membership.

The voting resulted in 21 delegates being for and 9 against this resolution.

- (b) That, in the opinion of this meeting, it is necessary that in the event of an alteration of the rule in regard to subscriptions on the lines suggested by the Union, we agree to such a modification in the number of representatives to Congress as may be found desirable.

This resolution was unanimously agreed to. Hearty votes of thanks were accorded Mr. Hamilton, the Willington Society, and the ladies.

Our second conference was held at Wingate on 22nd April, 1911, under the auspices of Station Town Society. Mr. Jos. Bell (Executive) read selections from the paper by Mr. J. C. Gray on "The System of Credit as practised by our Co-operative Societies." A good discussion followed, and was taken part in by Messrs. Emery, Wilkinson, Clayton, Thompson, Whiteley, Coley, Mrs. Wilkin (Women's Guild), and others. The following resolution was agreed to, viz. :—

- That this conference requests the Sectional Board to circularise the societies in No. 6 District asking if they will be agreeable to jointly consider a scheme for reducing the amount of credit standing in the books of our societies.

The usual votes of thanks having been accorded the delegates adjourned for tea.

A public meeting and concert was held in the Literary Institute, Wingate, in the evening, when short, pithy, and spirited addresses were delivered by Messrs. Clayton and Readshaw, which were highly appreciated.

Our third conference was held under the auspices of Crook Society, on 19th August, 1911, when, owing to the railway dispute, the attendance of delegates was much smaller than expected. Mr. S. A. Meddick (Crook) read the paper of Mr. A. Wilson (Heckmondwike) entitled "A Review of the Movement." A good discussion, opened by Mr. T. Winter (Crook), followed, in which Messrs. Thompson (Hetton Downs), Whiteley (Executive), Bell, the Chairman, and others took part. Tea was provided by the Crook Society.

The fourth conference was held at New Brancepeth on 18th November, 1911, when Mr. T. F. Shevels (secretary, New Brancepeth Society) read his paper entitled "Do High Dividends retard the Growth of the Movement?"

The discussion was opened by Mr. Spraggon (chairman, New Brancepeth Society) and continued in a spirited manner by many of the delegates present, including Mrs. Wilkin (Women's Guild). Mr. Shevels was accorded a hearty vote of thanks for his paper. A splendid tea was provided by the New Brancepeth Society, and was heartily thanked for same.

The conferences have been well attended and the interest taken in the discussions by the delegates augurs well for the future of the movement in the district, although the systems of overlapping and credit trading do not seem to show any particular signs of abatement.

The following is the financial statement for the year 1911:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash received from Sectional Office.....	17	4	1		By Conferences	7	8	11	
					„ Executive Meetings	6	13	8	
					„ Delegations	2	3	7	
					„ Postage, &c.	0	15	2	
		£17	4	1			£17	1	4

EXHIBITION AND SPECIAL PROPAGANDA FUND.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Cash in C.W.S. Bank, Jan. 1, 1911.	17	19	3		By Delegates to Bradford Congress..	3	14	6	
„ Cash in Secretary's hands	2	11	10		„ Conference at Wingate	3	17	3	
„ Interest	0	6	9		„ Concert and Public Meeting	4	14	0	
„ Dividend.....	0	3	2		„ Cash in C.W.S. Bank, 31st Dec-	10	14	11	
„ Subscriptions	2	11	6		ember, 1911	0	9	4	
		£23	12	6			£23	12	6

J. CRAIG, Secretary.

No. 7.—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE.

Executive Committee.

Mr. Mark Duffield, J.P. (chairman), Stockton.	Mr. A. Taylor, West Hartlepool.
„ J. Hind (district sec.), Middlesbro'.	„ R. Turnbull, Loftus.
„ E. Binns, Middlesbrough.	„ Thos. Scarth, Stockton.
	„ Wm. Moses, Darlington.

Mr. J. Smith, Middlesbrough, Sectional Representative.

The first conference was held at Skinningrove on Saturday, 25th March, when Mr. W. R. Rae read his paper entitled "Proposed Alteration in Rates of Subscription to Union and Representation of Societies at Congress." Mr. Rae maintained that in the new rules it should be clearly set forth that the Union, through its accredited representatives, must be the final arbiter in all disputes arising with its membership, with that principle adopted they would soon see the stage cleared of all disputes about boundaries, overlapping, and all other evidences of want of consistency. He also argued that an equal subscription was the most truly co-operative in principle and certainly most in harmony with their general practice. In conclusion, he said if there was one thing more than another he longed to see succeed it was the attempt to substitute consideration for unbounded competition, and they should never lose

NORTHERN SECTION EDUCATIONAL ASSOCIATION.

CLASSES.

On the year there is a slight increase in the total number of students attending classes, but it is in the junior section only, the figures being as under :—

Juniors	2,740
Intermediate	104
Book-keeping	137
Co-operation	24
Citizenship	9

The special prizes for the best students in the junior classes in "Co-operation" went this year to Middlesbrough, the fortunate ones being Master W. Sykes, who secured a gold medal, with 118 marks out of a possible 120, and Miss Emily Bree, who won a gold bangle with 116—certainly a high percentage in both cases. The presentations were made at Langley Park on 24th June, by Mrs. Bates, wife of the president of the Annfield Plain Society.

CONFERENCES.

The first conference was held at North Shields, and was attended by some 200 delegates, at which a paper, dealing with "The Importance of Co-operation and Industry," and read by Mr. G. E. Wilson (secretary of the North Shields Education Committee). Criticism and discussion were alike exceedingly good and helpful.

The second conference was held at Langley Park on 24th June, when Mr. Bates (chairman of the Annfield Plain Co-operative Society) read an interesting paper on "Citizenship." The day was excessively wet, yet there was an attendance of about 120 delegates, and the remarks on the paper were useful and stimulating. Arrangements had been made, by the kindness of the Rev. A. Watts, rector of Witton Gilbert, for the delegates to be taken over the ruins of Langley Old Hall, a medieval fortress of great interest, but the condition of the weather prevented this.

The third conference was a joint one with the Northern Sectional Board, and was held at Middlesbrough on October 28th, when the Educational Association Secretary gave an address on "The Relation and Responsibility of Societies to the Movement." There were present some 200 delegates.

The fourth conference was held in the Newcastle Co-operative Society's Hall, Darn Crook, on 20th January, when Professor Hearnshaw gave a lucid and interesting address on "Co-operation and Social Problems." This was also well attended; in fact, the attendances at the conferences generally, and the character of the discussions that have taken place indicate that we are not only becoming better informed on educational matters, so far as the movement is concerned, but seeing more clearly the place it can and ought to take in the social and economical life of the people.

One of the most pleasing features in connection with our educational work is the large sale of the penny edition of "Our Story." In our last report we pleaded for societies to help us to secure the sale of 250,000 copies to enable us to bring out an unabridged edition at one penny per copy. This edition was printed and sold, and the sale continues without diminution. Certainly it is the best and cheapest pennyworth of history we have ever seen, and at the last meeting of our executive it was decided to ascertain what would be the additional cost per thousand to print on the inside and back covers information in regard to advantages to and responsibilities of members to their own society. This information will be furnished as soon as received. It was felt that such copies would be useful to give to members on joining the society, and might be on sale at social and other gatherings where non-members might be present.

At the request of some of our members we have arranged an excursion to Belgium during Race-week, this being the only time at which many of our members on Tyneside have an opportunity of taking a holiday. The excursion will start from Newcastle on Monday, 24th June, and proceed by way of Hull and Rotterdam. The places to be visited are Antwerp, Brussels, Waterloo, Namur, Dinant, and the Grottoes of Han.

During the year addresses have been given to the members of several co-operative societies; committees have been visited in regard to their educational work, and, we are pleased to say, in one society, that for many years has altogether neglected this side of co-operative activity, class work for both children and adults is being carried on.

The following is the financial statement for the year 1911:—

Income.			Expenditure.		
	£	s. d.		£	s. d.
To balance in hand	52	19 6	By Committee's Fees and Fares	6	13 4
„ Subscriptions	49	13 6	„ Conferences	10	11 11
			„ Delegates' Expenses to Central		
			Education Committee	7	17 0
			„ Delegation Expenses	3	9 5
			„ Prizes to Junior Students	1	17 0
			„ Subscription to Co-operative		
			Union	0	6 6
			„ Subscription to W.E.A.	1	1 1
			„ Auditors' and Scrutineers' Fees		
			and Fares	0	12 6
			„ Printing and Stationery	7	2 0
			„ Miscellaneous Expenses	0	6 8
			„ Balance in hand	62	15 8
	£102	13 0		£102	13 0

(4) NORTH-WESTERN SECTION.

Ten meetings of the Sectional Board have been held during the year at which the attendance has been as follows :—

	Present.	Sick.	On Deputation.
E. Booth	10	—	—
W. Dewhurst	10	—	—
J. Dickinson	10	—	—
W. E. Dudley	9	—	—
S. Fairbrother	10	—	—
J. W. Fawcett	1	2	—
S. R. Foster	10	—	—
G. Goodenough	10	—	—
J. Greenwood	10	—	—
W. Gregory	10	—	—
J. Johnston	10	—	—
J. E. Kilburn	9	—	—
J. Lowe	10	—	—
J. Morrell	6	—	—
J. Pollitt	10	—	—
T. Redfearn	10	—	—
J. Shepherd	10	—	—
H. Stuttard	10	—	—
J. Thompson	10	—	—
G. Wheelhouse	10	—	—
B. Woolfenden	10	—	—

Hon. Members :—	Present.	Sick.	Absent.
C. J. Beckett	—	—	10
A. Greenwood	—	—	10
F. Hardern	—	—	10

At the first meeting held after Congress the following appointments were made, viz. :—

Chairman : Mr. W. Gregory.

Boundaries Sub-Committee : Messrs. J. Dickinson, W. E. Dudley, S. Fairbrother, **J. W. Fawcett**, G. Goodenough, J. Greenwood, J. Johnston, J. Lowe, J. Pollitt, J. Thompson, G. Wheelhouse, and B. Woolfenden. Owing to the demise of Mr. J. W. Fawcett, his successor, Mr. J. Morrell, was appointed to this committee.

United Board : Messrs. W. Gregory, J. E. Kilburn, T. Redfearn, and J. Shepherd.

Office Committee : Messrs. W. Gregory and J. Shepherd.

Education Committee : Messrs. E. Booth and W. Dewhurst.

Propaganda Committee : Messrs. S. R. Foster and H. Stuttard.

Anti-Credit Committee : Mr. W. Gregory.

North-Western Educational Committees' Association.—In view of the fact that the meetings of this association are held on the same day as our Sectional Board Meetings, no appointment was made.

We again have pleasure in submitting for your consideration and approval the result of another year's work :—

PROGRESS IN THE SECTION.

In reviewing our work for the past twelve months, we cannot refrain from referring to the industrial struggles that have taken place, which naturally have had their effect upon the trading operations of societies. For instance, the strike of the Transport Workers must undoubtedly have caused a good deal of inconvenience to societies in obtaining their supplies ; then, again, the lockout in the Cotton Spinning and Weaving trades will have affected the spending power of the members generally. However, notwithstanding this unrest in the industrial arena we are pleased to report a substantial increase in the trading operations of societies in this section, as will be gathered from the figures here quoted, viz. :—

	1910.	1911.	Increase.	Percentage Increase.
Societies	471 ..	465 ..	*6	.. —
Members	1,038,023 ..	1,070,059 ..	32,036	.. 3·08
	£	£	£	
Share Capital	15,039,326 ..	15,772,138 ..	732,812	.. 4·87
Sales	29,665,515 ..	30,936,865 ..	1,271,350	.. 4·28
Profits	4,546,477 ..	4,858,683 ..	312,206	.. 6·86
<i>Number of Employés.</i>				
Distributive	22,369 ..	23,222 ..	853	.. 3·81
Productive	11,104 ..	11,444 ..	340	.. 3·06

*Decrease.

The particulars relating to the Co-operative Wholesale Society Limited are not included in these figures.

It will be observed that there is a small decrease in the number of societies in the section as compared with the previous year, which is accounted for as follows, viz. :—Blackrod, amalgamated with Horwich Society ; Eaves Self-Help Manufacturing, wound up ; North Wales Quarries, wound up ; Rawtenstall Industrial, wound up ; Stoke-on-Trent, amalgamated with Burslem Society ; Upper Swinton, amalgamated with Swinton (Chorley Road) Society ; Whittington, amalgamated with Chesterfield Society.

TRANSFER OF SOCIETY.

In accordance with the resolution passed at Bradford Congress, Oswestry Society has been transferred to this section, and allocated to the Cheshire and North Wales district.

NEW SECRETARY.

Owing to the elevation of the late secretary, Mr. T. Horrocks, to the position of assistant secretary to the Union, the United Board at its meeting on Friday, 15th September, 1911, appointed Mr. J. Bradshaw to succeed him as sectional secretary.

SECTIONAL CONFERENCES.

Five sectional conferences have been held during the past year.

The first was held at Blackpool, under the auspices of the local society, on Saturday, 30th September, 1911, when Mr. J. Johnston read a paper entitled "The Need of more Convalescent Homes in the North-Western Section." A keen interest was taken in the subject, and an excellent discussion followed. The number of delegates present would total quite 300, which was certainly very satisfactory.

The second conference was held under the auspices of the Brighthouse Society on Saturday, 20th January, 1912. The subject for discussion was "The National Insurance Act as it affected the Movement," and was introduced in an able paper by Mr. H. J. May, secretary of the Southern Sectional Board, and also secretary to the Joint Parliamentary Committee, to which committee the question of National Insurance was remitted at the Bradford Congress. The conference was well attended, which was evidenced by the fact that there was not sufficient seating accommodation for the delegates in the hall where the conference was held. The parties responsible for this, however, were the societies themselves, as many did not carry out the instructions printed in the circular of invitation. Seeing that the Insurance Commissioners had not then issued the regulations governing the scheme, a suggestion was made to the Board that another conference be convened when the regulations were issued, and the Board agreed to consider the matter. In addition to the above subject the place for holding the next Annual Sectional Demonstration was decided. Halifax Society being the only one to extend an invitation, it was agreed that the demonstration be held under its auspices in September, 1912.

The third conference was a special one to discuss the question of "Credit Trading." This was held in the Mitchell Memorial Hall, Balloon Street, Manchester, on Saturday, 17th February, 1912, under the auspices of the Co-operative Wholesale Society Limited, when Mr. W. Gregory (chairman of the Sectional Board) read the paper issued by the Anti-Credit Committee, entitled "Suggestions for the Control and Limitation of Credit Trading." A lengthy and useful discussion ensued, and interest was shown in the subject by the fact of the large attendance, there being from five to six

hundred delegates present. At the close of the discussion the following resolution was unanimously passed, viz. :—

That, inasmuch as credit trading is a direct violation of one of the vital principles of co-operation, this conference of societies in the North-Western Section of the Co-operative Union Limited is of opinion that management committees of distributive societies where the credit system obtains should use their best efforts to bring about its curtailment or entire abolition."

Fourth conference.—In view of the importance of the National Insurance Act to co-operative societies, and the absolute necessity for a clear and definite understanding of its numerous provisions, the Board decided to convene another conference, and arrangements were made with the National Health Insurance Commission for an expert to attend and explain the provisions of the Act. The conference was held in the Mitchell Memorial Hall, Balloon Street, Manchester, on Saturday, 30th March, and was very well attended. A keen discussion took place and the expert had numerous questions to answer.

The fifth conference was held at Eccles on Saturday, 20th April, 1912, when the sectional and district reports were considered.

We have no hesitation in claiming for these conferences, and also those convened by the various districts, that the benefit they confer upon societies taking part in them, and the cause generally, fully compensates for the time, trouble, and expense they necessarily involve.

SECRETARIES' CONFERENCE.

In accordance with our custom of having subjects of special interest to secretaries discussed at conferences, the Board, with the assistance of the Secretaries' Association, convened a conference for the benefit of secretaries. This was held at Warrington on Saturday, 18th November, 1911, when Mr. W. Bentley (Bolton) read a paper on "Depreciation and Reserve Funds." There was a good attendance, and a useful discussion took place. Numerous questions were asked, which Mr. Bentley answered satisfactorily.

UNIFORM RULES FOR DISTRICT ASSOCIATIONS.

The question of a uniform set of rules for district associations has occupied the attention of the Board for some considerable time, and the matter has been discussed at the various district conferences. Owing to the difficulties, however, which exist in regard to the different methods of the various districts, the uniform set of rules, prepared by the Board, has not met with general favour.

At the joint meeting of the Board and district representatives, held on Saturday, 3rd February, the question was again discussed, together with the suggestions made at the various district conferences. The chairman of the section reported that the Board had decided to recommend its

suggested uniform rules (copies of which had been supplied to each district) as a model code, and, where districts could not see their way to adopt them in their entirety, they be empowered to draft a code of their own, provided, of course, that the principles embodied in the uniform set were not violated. Considerable discussion took place, and ultimately it was decided to accept the resolution sent in by the Dewsbury district, viz. :—

That each District Association be allowed to prepare a set of rules by which it shall be governed, subject to such rules being approved by the Sectional Board.

BOUNDARIES COMMITTEE.

This committee has been very active during the past year, and many cases of overlapping, &c., have been dealt with. We are, however, glad to report that in many instances the efforts which have been made by the committee to bring about peace and concord have been successful. Never in the history of the committee has its services and advice been in greater demand. Overlapping, we regret to say, is still rife in the section, and the work of this committee grows year by year, a fact which certainly brings discredit to our movement. We would strongly urge upon those societies where the evil exists in an acute form to bury the hatchet of contention, and amicably arrange their borders, so that the blight of competition within our movement shall no longer menace its stability or hinder its progress.

The following is a brief report of the work of this committee for the past twelve months :—

- (a) *Clay Cross and Hasland*.—Details of this case were recorded in our previous report. It will be remembered that Clay Cross Society agreed to sell the branch at Grassmoor to the Hasland Society, and satisfactory terms were drawn up with this object in view. One of the conditions to be completed was the fixing of boundary lines, which was left with us, along with representatives from the Midland Sectional Board, to define. Some difficulty was experienced in fixing upon a boundary acceptable to both societies, notwithstanding the fact that they agreed to leave the matter entirely in our hands. However, we are pleased to report that a satisfactory settlement has now been arrived at, and boundary agreements drawn up and signed by both committees.
- (b) *Bamfurlong and Bryn Gates*.—For some years a boundary has been in operation between these societies, but owing to the altered conditions which have taken place since the completion of this agreement, it was thought advisable that a new agreement should be entered into in order to meet the present needs. Both societies agreed to leave the matter in our hands, and a deputation went over the area covered by the societies and then drew up boundary agreements which, we are glad to say, were approved by both societies.

- (c) *Leigh and Westhoughton United*.—A letter having been received from Leigh Society complaining of the Westhoughton United Society proposing to open a branch at Four Lane Ends, Ather-ton, a district in which Leigh already had a branch, we arranged a meeting of the two committees in order to go thoroughly into the matter. A lengthy discussion took place, and neither society would give way. Full particulars regarding the trade, number of members, &c., of both societies in the district were obtained, and it was decided that we be allowed to suggest a way out of the difficulty. We have submitted our recommendations to the committees, and are hopeful of an amicable settlement being arrived at.
- (d) *Leigh and Hindsford*.—Arising out of a complaint received from the Leigh Society against Hindsford Society, we arranged a meeting of the two committees. This, we regret to say, was found to be one of the most glaring cases of overlapping, and the only satisfactory solution would undoubtedly be amal-gamation. We strongly recommended this, but it was not acceptable. As an alternative, we suggested boundary lines, and are glad to report that we have been successful in fixing lines satisfactory to both societies. The agreements have been drawn up and completed.
- (e) *Mossley and Stalybridge*.—Arising out of a resolution passed by the committee of the Mossley Society, to the effect that a branch store should be erected in the district of Carrbrook (Buckton Vale), a deputation, accompanied by representatives from both Mossley and Stalybridge societies, visited the district. The question we had to decide was, which of the two societies should be allowed to open a branch in the district, and both committees agreed to leave the matter entirely in our hands. We submitted our report in due course, and our findings were accepted. The committees expressed their satisfaction at the way in which we carried out the work.
- (f) *Wigan and Hindley*.—A complaint was received from Wigan Society, pointing out that the Hindley Society contemplated opening a branch in Belle Green Lane, a district which they considered is outside the Hindley territory. Interviews have taken place with both committees, and we are hopeful of arriving at a satisfactory settlement ere long. Negotiations are still proceeding.
- (g) *Burslem and Silverdale*.—On 23rd June, 1911, we received a letter from the committee of the Burslem Society intimating that they considered the time was opportune to approach the Silverdale Society with a view to fixing a boundary line. It was reported that Silverdale Society was delivering goods in the

Borough of Stoke-on-Trent, which Burslem naturally claim as their territory, seeing that they have taken over the Stoke-on-Trent Society. Joint meetings of the committee were arranged, when the whole matter was gone into. Burslem committee expressed themselves as being anxious not only to arrange boundaries with Silverdale Society, but with all other societies with which they were likely to come in contact in the future. We are glad to report that so far as the two societies in question are concerned an amicable arrangement has been arrived at, and agreements are in course of preparation.

- (h) *Manchester and Salford, Pendleton, and Blackley Societies.*—The district in dispute, as was recorded in our last report, is known as Greenhill Estate, where Pendleton Society is erecting a branch, notwithstanding the fact that the estate is situate in the area belonging to Manchester and Salford Society. Several interviews were arranged, and we were hopeful of arriving at a settlement between Manchester and Salford and Pendleton societies, when the Blackley Society intervened by opening a branch on the estate, and thus prevented us from coming to terms with the two societies aforementioned. A meeting was held with the Blackley committee to discuss their claim to the district, and in view of the facts then brought to light it was agreed that Blackley Society's claim should be taken into consideration. A joint meeting of the committees of the three societies was held on 23rd February, 1912, when the whole question was reconsidered. At this meeting it was agreed that the only way to settle the dispute was by a give and take policy, and the following resolution was unanimously passed, viz. :—

That this meeting stand adjourned for one month, but that in the meantime the committees of the three societies, viz., Blackley, Manchester and Salford, and Pendleton, reconsider their respective positions so far as the district in question is concerned on the lines of a give and take policy, and that each society forward its suggestions to the Co-operative Union Limited.

It will therefore be seen by this that there is a possibility of a satisfactory settlement being arrived at.

- (i) *Buckley and Hawarden Societies.*—A letter having been received from the Hawarden Society complaining that Buckley Society was canvassing in its district, we arranged a joint meeting of the committees, when the whole matter was gone into, and suggestions were made by us for surmounting the difficulty. Buckley Society had been supplying the Hawarden Society's

members with bread, as per contract, but owing to some dispute which had arisen with regard to the terms of the contract, the Hawarden Society decided to cancel same, and instead of the Buckley Society withdrawing its vans from the district, as was expected, they continued to call on the Hawarden Society's members with bread, and at the same time the vanmen, it was alleged, were canvassing for other goods. The meeting broke up in disorder, and nothing satisfactory was accomplished. Since the above meeting was held, however, efforts have been made to get the societies to agree to boundary lines. Hawarden Society sent in a suggestion as to what was thought would be a fair boundary, but we have not been able to get the Buckley Society to make a suggestion in this direction, consequently the matter could not be proceeded with, and so far as we know the unsatisfactory position still continues.

- (j) *Jewish Society*.—With the approval of the societies in the Manchester area, viz., Blackley, Beswick, Manchester and Salford, and Pendleton, we have assisted in the formation of a society in Manchester for the benefit of the Jewish community. The society has commenced business, and its prospects seem very healthy.
- (k) *Westhoughton Societies*.—Efforts have been made to bring about the amalgamation of the three societies in Westhoughton, viz., Westhoughton Friendly, Westhoughton United, and Westhoughton and District. Public meetings were arranged in different parts of the district, and addresses were given by our representatives on the advantages of amalgamation. We were also represented at the meetings called to pass the special resolutions, and judging by the interest which was shown at the public meetings we were confident of success, but, although a majority was obtained in favour of amalgamation, we did not secure the requisite three-fourths to pass the resolutions. The committees of the societies are to be congratulated on the lead which they gave to their respective members, and in no way can the failure to bring about the desired result be attributed to them. They gave us every assistance, and we desire to place on record our appreciation of their services.
- (l) *Tottington Societies*.—Arising out of a report that an official of one of the societies was about to retire, we thought the time opportune to discuss the question of amalgamation, and with this object in view, joint meetings of the committees were arranged. At the first meeting both committees expressed themselves as being in sympathy with amalgamation, and they fully realised the benefits that would accrue by uniting

their forces. The question of management, however, seemed to be the stumbling block at this meeting, and it was agreed that we should meet the managers of the societies to ascertain their views on this matter. A meeting was therefore arranged, but nothing satisfactory was arrived at. We met the committee again to further discuss the matter, but regret to report that, owing to disagreement as regards management, the negotiations came to an unsatisfactory termination.

- (m) *Ashton Societies*.—In response to an article which appeared in the Higher Hurst Society's *Wheatsheaf*, entitled "A Plea for Amalgamation," we arranged an interview with the committees of the following societies, which are all situate in the Parliamentary Borough of Ashton-under-Lyne, viz., Ashton-under-Lyne, Higher Hurst, and Hurst Brook. It seems absurd that there should be three separate societies in the Parliamentary Borough, with all the consequent overlapping and friction, to say nothing of the increased management expenses and internal competition. Without doubt the three societies are financially strong and well managed, but that is no reason why there should not be better results and a clearer expression of co-operative ideals. We met the committees and talked over the possibilities of amalgamation. At this meeting, however, the committee of the Hurst Brook Society stated that they had not given the matter their consideration, and were not prepared to express an opinion until they had had an opportunity of discussing the question in their own boardroom. The committee of the Hurst Brook Society agreed to representatives from our committee being present at their meeting in order to give advice and information if necessary. The matter was thoroughly discussed, but the committee could not agree that the time was opportune for amalgamation. At this meeting our attention was drawn to a notice of motion which appeared on the "Agenda of Business" of the Ashton-under-Lyne Society's quarterly meeting, to the effect that a new branch be opened of that society in Henrietta Street, which is in the district covered by Hurst Brook Society. We were therefore requested to take this matter up with Ashton, and negotiations are now proceeding.

SECTIONAL DEMONSTRATION.

The sectional demonstration was this year held at Blackburn under the joint auspices of the four Blackburn societies, viz. :—Blackburn, Daisyfield; Blackburn Industrial; Blackburn, Grimshaw Park; and Livesey. The main feature was an exhibition of co-operative productions which was held in the Olympia Skating Rink; this was opened by Mr. J. Sharples

(president of the Blackburn Industrial Society) on Saturday, 16th September, and remained open until the following Saturday, 23rd September. The exhibiting societies made a splendid display of goods, which proved very attractive. During the early part of the week, however, the attendance was only moderate, but on the last three days of the exhibition there was a decided improvement, which made the average attendance during the week fairly good.

Another feature of the demonstration was the holding of an employees' conference in the Derby Street School, Whalley Old Road, on Thursday, 21st September. This was well attended, and the delegates listened to an excellent paper on "Salesmanship in a Co-operative Store," prepared and introduced by Mr. P. Duerden (Blackburn). A keen interest was taken in the paper and a lengthy and free discussion ensued.

On Saturday, 23rd September, the usual choral contests for mixed and male voices took place. Mr. Harry Evans (Liverpool) was appointed as adjudicator, and he accepted the position, but shortly before the contest was to be held he asked if he could be released from his engagement to adjudicate at the contest owing to his being asked to lead the Welsh National Choir at the Festival of Empire to be held at Crystal Palace on the same date as our contest. The committee agreed to release him, and Mr. Dan Price (London), who was recommended by Mr. Harry Evans, was elected in his stead.

From the specimen copies of music submitted by the adjudicator the following were selected by the committee as the test pieces, viz. :—(a) Mixed Voice Contest: (1) "Early one Morning" (*Dunhill*), (2) "The Sands of Dee" (*Foster*). (b) Male Voice Contest: (1) "The Lotus Flower" (*Schumann*), (2) "United are We" (*Brahms*).

The prizes offered were as follows :—Mixed Voice Contest—First prize, holder of Challenge Shield for twelve months, and £10. 10s. in cash; second prize, £6. 6s.; third prize, £3. 3s.; and a fourth prize of £2. 2s. was offered if more than twelve choirs competed. Male Voice Contest—First prize, £4. 4s.; second prize, £2. 2s.; and a third prize, £1. 1s., if not less than nine choirs entered for the contest.

The number of choirs taking part in the Mixed Voice Contest was twelve, which is a decrease of four on the previous contest at Huddersfield. In the Male Voice Contest seven choirs entered, but on the day of the contest one withdrew, thus bringing the number for competition down to six, which is a decrease of two on the previous year.

The contests took place in the Town Hall, a room well adapted for the purpose, and all the arrangements made worked out very satisfactorily.

The results of the afternoon contest were announced at the concert held in the evening, when the adjudicator (Mr. Dan Price) gave a lengthy report amidst great excitement, remarking at the outset that there had been some excellent singing during the afternoon, at the same time pointing out that many choirs had taken a good deal of liberty with the two pieces;

but unfortunately those liberties did not please him. He stated that some choirs had treated the first piece in quite a jolly mood, whereas the expression throughout was one of sadness. We give below particulars as to the number of marks obtained by each choir, viz. :—

	Marks.
Huddersfield	151
Bingley	150
Accrington and Church	145
Failsworth	139
Preston	137
Bradford	136
Blackley	135
Radcliffe and Pilkington	135
Runcorn and Widnes	134
Bolton	133
Stockport	129
Haslingden	127

The concert held in the evening was very well attended, and was presided over by Mr. M. Collins (president of the Daisyfield Co-operative Society), and the Bradford Society's Choir opened the proceedings by singing a part song, entitled "Hail Memory."

Immediately after the announcement of the result of the afternoon contests, the Male Voice Contest was proceeded with, and some splendid interpretations of the test pieces were given. The result of the contest was announced as follows, viz. :—

	Marks.
Accrington and Church	144
Co-operative Wholesale Society, Manchester	141
Blackley	139
Runcorn and Widnes	136
Burnley	132
Haslingden	132

After the contest the Bolton and Accrington and Church societies' choirs gave several items which were much appreciated by the audience.

We regret that we have to record a reduced number of entries for the contests this year, also a reduction in members' subscriptions and receipts generally. However, the expenses incurred this year are much less than the previous year, and the deficit which has had to be met from the demonstration fund is also slightly less.

We earnestly appeal to those societies which have not seen their way to form choirs to take the matter into their serious consideration, as we are extremely anxious that the association should prosper, and be placed in a much stronger position than it has been in the past.

The committee desire to thank the local committee for their assistance in carrying out the arrangements for the contests. They very willingly

placed their services at our disposal, and it was largely owing to them that everything passed off successfully.

In order to meet the expenses of the demonstration a special appeal was made to societies, which resulted in the sum of £274. 12s. being raised.

The demonstration fund has benefited considerably by the Congress being held in this section, as the Reception Committee in balancing their accounts found that they were able to make a grant of £100 to this fund. The sum has been received, and we have been able to clear off the deficit and leave a balance in bank of £85. 1s. 1d., which will be utilised in connection with the next demonstration, to be held at Halifax.

SALESMEN'S CLASSES.

The new scheme of class work in connection with the training of co-operative managers is now fairly established, and has proved to be a decided advantage over the old scheme. The Sectional Board has been successful in organising salesmen's classes at the following centres, viz., Blackburn, Crewe, Fleetwood, Leeds, Leigh, and Manchester (two classes), and 150 students were enrolled. The attendance has been well maintained throughout the session.

This section, being the largest in the co-operative movement, ought certainly to run more classes of this character, and we earnestly appeal to committees of management to encourage their employes to attend these classes, as it is certainly to the interest, not only of the employé himself, but to the societies and the movement generally, that the work which we have set out to accomplish should be carried on by a band of efficient and enthusiastic workers.

BRADFORD CONGRESS.

The Congress of 1911, which was held at Bradford, passed off remarkably well, and the arrangements of the Reception Committee were not wanting in any respect. We note with pleasure that, after paying all expenses, there remained a balance, which was satisfactorily disposed of.

AGRICULTURAL ORGANISATION.

The work of the North Wales Section of the Agricultural Organisation Society during the period under review has been very encouraging. Efforts are being made by this society to organise the wool industry of the country, and with this object in view the central body of the Agricultural Organisation Society have decided to appoint an expert. As an experiment, it is intended to arrange for a consignment of English wool of not less than 500 tons to be sent up to the next big sale in London. This wool will be graded and packed in a similar manner to the wool received from other countries. By this means it is expected that a better price would be obtained than is possible under the old system. If anything practical results from this

experiment, great benefit will accrue to the English sheep farmer. The Sectional Board is represented on the executive of the North Wales Section by Mr. T. Horrocks.

CONVALESCENT HOMES.

Owing to the increased attendance at the Blackpool Home, the question of extending the present buildings, or otherwise obtaining additional buildings, has been under consideration by the committee, but so far nothing has been done, as it was not felt advisable to proceed unless the membership of the association could be increased. The committee report that a profit of £21. 18s. 9d. has been made on the working of this home.

As regards Otley, the attendance of convalescents was less than in 1910, but there were more visitors. The loss on the working of this home was £87. 19s.

On the working of the association as a whole, a net profit of £50. 11s. 3d. was made, and on 31st December, 1911, the bank overdraft stood at £570. 19s. 10d. We would again commend the work of the association to those societies which have not yet joined.

GENERAL.

The Board have made special efforts to induce those societies outside the Union to become members, seeing that the rate of contributions has now been placed on a uniform basis. Under the old rules many small societies considered they were being unfairly treated, and now that all societies are placed on an equal footing we earnestly appeal to those outside our ranks to come inside and so make for the solidarity of the movement.

The following societies have become members during the year, viz., Accrington Provident, Ambleside, Bagslate, Deniolen, Egerton, Hull Printers, Hulton and Chequerbent, Kirkheaton, Longwood, Manchester Jewish, Pilsley, and Whitefield and Unsworth.

We cannot point to any large increase in the number of new societies established, as in a section like this, where the area is so well covered, it is almost impossible to expect developments in this direction. We are pleased to say, however, that co-operation has taken on amongst the Jewish community in Manchester. A society has been established for their benefit, and its prospects are fairly good.

A co-operative laundry society has been established by several societies in the Manchester district, and its outlook seems very bright.

We are pleased to report an increase in the amount of subscriptions received from societies in the section for 1911. The sum of £4,229. 2s. 8d. has been received, an increase of £34. 12s. 11d. over 1910.

OBITUARY.

It is with regret we have to report the death of Mr. Abraham Greenwood and Mr. J. W. Fawcett. Both these gentlemen served as members of the Board for many years, and during that time rendered excellent service in

propagating the principles of our movement. Mr. A. Greenwood was for a number of years an honorary member of the Board, but Mr. J. W. Fawcett was a member of the Board up to the time of his death. We desire to place on record our high appreciation of the good work which they both performed.

We cannot close this report without referring to the grief which we, in common with all other sections, have shared at the loss which the movement has sustained by the decease of Mr. J. C. Gray, our late and esteemed General Secretary. As General Secretary of the Co-operative Union Limited, Mr. Gray had been in constant touch with this Sectional Board. Owing to this circumstance we were enabled perhaps more fully than other sections to rightly appreciate the inestimable value of the services which he so perseveringly and ungrudgingly rendered to the whole movement. We sincerely trust that the work which our departed friend loved so well may not suffer in the hands of those who are still permitted to labour in the cause.

VACANCY ON THE BOARD.

Owing to the lamented death of Mr. J. W. Fawcett (Leeds), which happened on 16th September, 1911, a vacancy arose on the Board, and, according to the rules of the Union, the highest unsuccessful candidate at the election should be requested to fill the vacancy, *i.e.*, if such person obtained not less than 20 per cent of the total number of votes that could be recorded. Mr. J. Morrell (Bradford) having obtained the requisite number of votes was requested to take the seat.

W GREGORY, Chairman.
J. BRADSHAW, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No 1.—AIREDALE.

Executive Committee.

Mr. J. Mitchell (chairman), Keighley.	Mr. J. C. Gration, Leeds.
„ M. Hopwood (secretary), Bradford.	„ H. Holden, Denholme.
„ G. Spencer, Great Horton.	„ John Baldwin, Bradford.
„ E. Hyde, Windhill.	

Representative on Sectional Board: Mr. S. R. Foster, Bingley.

The executive arranged four conferences, as usual, during the year.

The first was held at Bingley, at the invitation of the Bingley Society, when the subject for discussion was the "United Board's Amendments to Rules relating to Subscriptions to the Union and also as to Representation at Congress." The amendments were supported by the majority of delegates attending the conference.

The second, which was the annual conference, was held at Guiseley, under the auspices of the Guiseley Society, at which the financial statement was read and election of officers took place. Mr. E. Hyde read Mr. L. Holmes' paper, entitled "The Principles and Methods of the Co-operative Movement." It was generally conceded that the paper was full of suggestive passages and thoughtful phrases.

The third conference was held in the People's Hall, Leeds, at the invitation of the Leeds Society, when Mr. J. C. Gration read the Rev. S. Proudfoot's paper, entitled "Self-Help in Concert with Others." In the course of the paper the writer said that "if all the members would labour either with brain or hand, or both, the co-operative movement would solve all the vexed questions between capital and labour, and would do that without any disturbance of society or political strife."

The fourth conference was held at Haworth, under the auspices of the Haworth Industrial Society, when the "Suggested Uniform Rules for the guidance of District Associations" were considered. After consideration it was decided to continue the mode of election of executive hitherto followed, viz., open election in the conference; and it was also decided that all delegates present, whether representing general or educational committees, women's or men's guilds, should be eligible to nominate for executive and to vote for same.

The whole of our conferences have been well attended, denoting an earnestness in propagandist effort; and in this connection we beg to record our appreciation of the continued interest and activity displayed by the members, not alone of general and educational committees, but by the members of women's and men's guilds; and, further, we are pleased to note that representatives from the Students' Fellowship have also attended our gatherings. We are pleased at these evidences of quickened thought and

We trust that the widespread unrest in the labour world may speedily pass away, so that our societies, both distributive and productive, may enjoy a long lease of increasing usefulness and progress.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash from North-Western Sectional Board.....	8	15	6	By Balance due 31st Dec., 1910	0	8	1
„ Cash due to District, 31st December, 1911	8	16	7	„ Executive Meetings.....	5	11	8
				„ Conferences and other Meetings.	4	17	4
				„ Joint Meeting	1	2	9
				„ Sectional Conference	0	8	6
				„ Congress Reception Committee..	1	13	8
				„ General Printing	0	3	0
				„ Postages	0	15	6
				„ Secretary's Salary	2	12	0
	£17	12	1		£17	12	1

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance, 31st Dec., 1910	.....	13	10	11	By Conferences and other Meetings .	1	12	9	
„ Cash from Societies	.....	6	0	6	„ Congress Delegation	2	0	0	
					„ Sundries	0	2	6	
					„ Balance, 31st Dec., 1911	15	16	2	
		£19	11	5			£19	11	5

Mr. Thos. Prescott (chairman), Leigh.	Mr. Joshua Heywood, Radcliffe.
„ Jas. Monks (secretary), 96, Pennington Road, Great Lever, Bolton.	„ John Horrocks, Bolton.
„ Thomas Barlow, Farnworth.	„ Samuel Swarbrick, Chorley.
„ Hy. Jackson, Wigan.	„ Peter Yates, Walkden.

The executive have been anxious to maintain a high standard of efficiency in their work. During the year an effort has been made to bring all the

societies in this district into membership with the Co-operative Union, and before another report is issued we are hoping this will be an accomplished fact. Let us try and remember that our stability rests in a strong united body with one great aim—"Each for all, and all for each." An appeal has also been made on behalf of the North-Western Convalescent Homes, and we would commend to our members the advisability of helping forward this noble work. The attendance at the district conferences has been well maintained, and we trust that through mutual contact and free expression of opinions on matters that count much benefit will have been derived by the various societies. We congratulate the Horwich and Blackrod societies on amalgamation, and trust that the union now effected will strengthen co-operation in these two districts. It is also pleasing to note that efforts are being made by other societies in the district to achieve a similar state of things. We extend our heartiest good wishes to them in their efforts. The executive are hoping to make all arrangements for future conferences twelve months in advance, and we ask for the cordial support of societies in this matter.

During the year four conferences have been held. The first was held at Walkden on Saturday, 8th April, when Mr. S. Fairbrother (Co-operative Union) introduced the "Proposed Amendments to the Rules of the Co-operative Union." He invited the delegates to receive the resolutions sent out by the Co-operative Union as the disinterested opinions of men who were acting in the truest spirit of co-operation, and who were trying to adjust the financial burden in the spirit of equity and fair play.

The second conference was held at Edgworth on Saturday, 15th July, when Mr. Jas. Monks (district secretary) introduced the question of "Support for the Convalescent Homes." After pointing out the financial position of the homes, he referred to the fact that only fifteen societies in the Bolton District were subscribing members. After the advantages of the work had been shown, an earnest appeal was made to non-subscribing societies to consider the matter.

The third conference was held at Hindley on Saturday, 14th October, when Mr. E. C. Entwistle read Professor Macgregor's paper, entitled "Co-operation in Relation to the Trust Movement." The paper was well received and an enjoyable and profitable discussion followed.

The fourth conference was held at Bolton on Saturday, 13th January, 1912, when Mr. Wm. Bentley (secretary to the Bolton Society) read his paper, entitled "Depreciation and Reserve Funds." This subject was taken up with vigour, and no doubt as a result of this conference co-operators will use their endeavours to strengthen the financial position of societies.

The executive have met on five occasions, many matters of importance concerning the welfare of the district being discussed, and we appeal most earnestly to every one connected with the movement in this district to stand firmly together, resolving that the ideals of co-operation shall not only be preached about, but put to practical use.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash from North-Western Sectional Board	14	15	1	By Cash due 31st December, 1910 ..	1	9	0
„ Cash due to District	2	4	11	„ Executive Meetings	8	1	2
				„ Conferences and other Meetings ..	7	9	10
	£17	0	0		£17	0	0

LOCAL FUND

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, 31st December, 1911	3	6	7	By Attendance—Sectional Conference	1	10	1
„ Subscriptions from Societies	11	10	0	„ „ Educational Committee Conferences	2	0	5
				„ „ Women's Guild Conference	0	3	0
				„ „ Joint Meeting with North-Western Sectional Board	0	9	6
				„ Postages	0	12	0
				„ Minute Book Case	0	9	0
				„ Secretary's Salary	2	0	0
				„ Balance	7	12	7
	£14	16	7		£14	16	7

Audited—
W. BENTLEY.

JAS. MONKS, District Secretary.

No. 3.—CALDERDALE.

Executive Committee.

Mr. J. W. Crabtree (chairman), Todmorden.	Mr. J. Stansfield, Hebden Bridge.
„ A. Binns (secretary), 20, Dean Lane, Sowerby, Sowerby Bridge.	„ J. Thorp, Halifax.
	„ J. Waddington, Sowerby Bridge.
	„ Charles Wood, Rastrick.

Representative on Sectional Board: Mr. Jos. Greenwood, Hebden Bridge.

During the year 1911 the Calderdale District Co-operative Association has held three conferences, and the subjects chosen have had a direct and pregnant bearing upon the work that is being carried on by the different societies in the section.

The subject of the “Climax Check System” headed the list. Mr. Sutcliffe (Hebden Bridge) giving a practical exposition of the system as it appears in practice. The best check upon cash was undoubtedly shown to be the cheapest system and most efficient.

The second paper was “Profession and Practice in the Co-operative Movement,” by Mr. Lochhead. Here many societies came in for criticism through their published balance sheets being low in co-operative productions. Principle and creed were two words hit upon for many pregnant remarks, and undoubtedly many delegates went to their respective societies to make amends. An appeal was also particularly made to the younger delegates to be enthusiastic in the cause of co-operation.

Discussion fell thirdly upon the “District Rules,” and it appears that local autonomy is the only solution to this problem, so different and diverse

are the methods adopted by the various organisations. The basis now arrived at is a model set of rules within certain defined limits, and the time has now arrived to fix for final approval as herein defined.

The apathy towards district conferences has engaged your executive's attention during the past year, and hopes are entertained that the matter may be placed upon a better footing financially. We feel confident that new fields must and can be formed for conference work and propaganda.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	4	0 10	By Executive Meetings	3	1 9
„ Cash from North-Western Sectional Board	8	7 7	„ Conferences and other Meetings.	3	12 4
„ Donation from Society	0	5 0	„ Sectional and Joint Meetings....	1	19 3
			„ Hire of Rooms	0	5 10
			„ Secretary's Salary	2	0 0
			„ Cash in hand, 31st December, 1911	1	14 3
	£12	13 5		£12	13 5

A. BINNS, Secretary.

NO. 4.—CHESHIRE AND NORTH WALES.

Executive Committee.

Mr. C. Trench (chairman), Toxteth, Liverpool.	Mr. G. Crowther, Birkenhead.
„ R. Wright (secretary), Southport.	„ S. C. Hughes, Brymbo.
„ W. Cheetham, St. Helens.	„ J. Jarman, Warrington.
	„ W. Williams, Chester.

Representative from the Co-operative Union : Mr. W. E. Dudley, Runcorn.

The progress of the societies, as mentioned in last year's report, continues to be more than maintained. In many cases abnormal increases in sales and membership are recorded, and throughout the district the percentage of "trading" members is considerably higher than at any previous period, thus showing that the movement is becoming more appreciated. probably through being better understood. Higher dividends have been declared by many societies, and when this has been the case not a few members of some of the contiguous stationary dividend societies, regarding a higher dividend as the *summum bonum* of their co-operative faith, have sought admission to the higher dividend society and have been accepted. This traffic in members is certainly against the principles of co-operation, and should be discountenanced by all loyal and reasonable committees. Such actions will continue to be carefully watched, but it is to be hoped that the correspondence and visits which have taken place will have proved a word in season, and transgressing officials will remember the advice tendered to them, viz., that membership and sales alone do not constitute the foundations upon which a society can be safely erected, and that they will, before bitter feelings are engendered, do unto other societies as they would other societies do unto them.

With this exception there do not appear to be any dark clouds upon the horizon, but, on the contrary, unbounded zeal for the cause amongst officials and members alike. This in a measure is shown by the splendid attendances at the conferences, and by the eagerness of societies to entertain the same. Invitations to the meetings have been sent to societies, whether members of the Union or not. The non-member societies stand as last year, the membership of these being less than 1 per cent of the whole.

For the first time in the history of this association three conferences only have been held; the August one arranged to be held at Holyhead, much to the regret of all concerned, having to be cancelled owing to the railway strike being on at that time.

The first conference was held on 27th May, 1911, at Penyfford, at which 120 delegates and friends were present. The lovely weather, the importance of the subject for discussion, and the opportunity of seeing one of the smallest societies in North Wales, all contributing to make the conference a record one in point of numbers. Mr. S. C. Hughes (executive) read his paper on "Can a Co-operative Society conduct its Business on Strictly Cash Lines? If so, what methods should be adopted to carry out that system, and to meet the opposition of Private Traders in the immediate locality who give Credit?" The old query as to what constitutes credit was to the fore, and was variously answered, but unanimity prevailed in the opinion that if credit could be abolished it would be for the betterment of the movement generally.

The November conference took place under the auspices of the City of Liverpool Society, which for the first time in its history welcomed the delegates in its own hall, situate in the upper storey of the central stores, a building of which not only all Liverpool co-operators but everyone knowing the initiary stages of the movement in that city are justly proud. At this meeting the district secretary was again unanimously re-elected, and the only change in the executive was that Mr. Jarman (Warrington) took the place of Mr. Jones (Buckley). "The Proposed Uniform Rules" were discussed at very great length, and in the main adopted.

The third conference, held at Cefn, near Ruabon, on 24th February, 1912, had for its consideration "The National Insurance Act as it will affect Co-operative Societies," a paper prepared by Mr. Jarman (executive). Various opinions were expressed, not only in regard to the subject itself, but also as to the means whereby it can be worked most efficiently and economically.

The executive held four meetings, and devoted their attention to overlapping, uniform rules, and arranging propaganda work in connection with existing societies.

The district secretary's usual statistical returns, "question time," and the executive committee's quarterly reports have always been much appreciated, as the delegates are by these kept fully informed of the work of the district as a whole.

Thanks are again given to the Co-operative Wholesale Society for so kindly placing its office in Liverpool at the disposal of the executive to hold their meetings in.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	0	19 11	By Executive Meetings	9	1 9
„ Cash from North-Western Sectional Board	30	16 8	„ Conferences and other meetings.	12	2 1
			„ Joint Meeting	1	0 4
			„ Sectional Conference.....	1	15 0
			„ Public Meetings	0	15 8
			„ Deputations	2	3 10
			„ Stationery	0	6 6
			„ Postages	1	7 5
			„ Secretary's Salary	2	0 0
			„ Cash in hand, 31st Dec., 1911	1	4 0
	£31	16 7		£31	16 7

ROBERT WRIGHT, Secretary.

NO. 5.—DEWSBURY.

Executive Committee.

Mr. Thomas Gill (chairman), Wakefield.	Mr. T. H. Thomson, Dewsbury.
„ J. W. Walker (secretary), Batley.	„ George Lucas, Ossett.
„ Edmund Stansfield, Morley.	„ John Kershaw, Batley.
„ Samuel Hall, Cleckheaton.	

Representative on the Sectional Board : Mr. J. E. Kilburn, Dewsbury.

The progress reported in our last annual report still continues, and with the exception of one or two societies the sales are higher than previous records. Another society (Cleckheaton) has during the year celebrated its jubilee.

A special conference of representatives from the management committees of the various societies was held at Batley on 20th September to consider "The Uniform Rules for the Governing of District Associations" as issued by the United Board. After Mr. Kilburn (district representative on the Sectional Board) had fully explained the matter to the delegates and the reasons for issuing the new rules, the following resolution was unanimously adopted :—

That, in the opinion of the conference, each District Association should be at liberty to prepare rules by which it should be governed, such rules to be approved by the Sectional Board.

We are pleased to report that at a meeting of representatives from the district associations in the section this resolution was adopted.

Four conferences have been held during the year.

The first was held at Heckmondwike on 17th June, when a paper was read by Mr. A. Wilson on "The Present Position of our Movement."

The annual conference was held at Middlestown on 19th August. At this conference Mr. J. Morrell (Bradford) attended and read his paper on "The Ethics of Co-operation," which caused an animated and interesting discussion, taken part in by a good number of the delegates, and at its close a hearty vote of thanks was accorded to Mr. Morrell. At the close of the discussion the chairman announced the result of the election of officers for the ensuing year.

The third conference was held at Horbury on 25th November. At this conference Mr. E. Booth (Sectional Board) read a paper entitled "The Lack of Interest among Members of Co-operative Societies in the Movement." The discussion following the reading of this paper was long and very highly instructive, and the reader was heartily thanked for his services.

The fourth conference was held at Batley on 24th March, the subject for discussion being "National Insurance as it affects Co-operators," introduced by Mr. J. E. Kilburn (Sectional Board).

At our quarterly conference held on 25th February, 1911, a resolution was passed recommending to the societies in the district the adoption of the Co-operative Insurance Society's scheme for collective life assurance. We are pleased to report that since the passing of this resolution many of the societies in the district have adopted the scheme.

From the reports of the productive societies in the district we are pleased to say that they are making steady progress.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash from North-Western Sectional Board	14	3	9	By Balance Owning	0	11	3
				„ Executive Meeting	2	12	6
				„ Conferences and other Meetings	3	3	2
				„ Sectional Conference	0	10	6
				„ Joint Meeting	1	4	0
				„ Postages	0	7	3
				„ Secretary's Salary	2	0	0
				„ Cash in hand, 31st Dec., 1911	3	15	1
	£14	3	9		£14	3	9

DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance in hand	1	12	8	By District Conferences	1	7	6
„ Subscriptions from local Societies	14	7	0	„ Railway Fares	3	9	6
„ Co-operative Insurance Society	0	5	0	„ Delegate to Congress	2	10	0
				„ Printing	0	17	0
				„ Sundry Railway Fares	0	2	0
				„ Balance in hand	7	18	8
	£16	4	8		£16	4	8

J. W. WALKER, Secretary.

No. 6.—EAST YORKSHIRE.

Executive Committee.

Mr. G. Goodenough (president), Castleford.	Mr. F. Kneeshaw, Market Weighton.
„ W. H. Bailey (secretary), Hull.	„ J. Nicholson, York.
„ B. Webster, Leeds.	„ J. Hudson, Scarborough.
„ F. Bradley, Selby.	Mrs. S. Hudson, Beverley.
	Mr. A. Attack, Kippax.

Representative from Sectional Board : Mr. G. Goodenough, Castleford.

Representative of the Educational Committee Association : Mr. T. Anderson, York.

In submitting the report of our work for the past year our executive committee have pleasure in presenting a successful report of progressive work for co-operation in the East Yorkshire District

Our executive meetings have been held in the following places :—Howden, Scarborough, Selby, and Beverley, the societies named having cordially invited and placed their meeting rooms at the services of our executive. Much important business affecting societies and the movement in our district has been under consideration, and the further development of our movement has been kept to the front and advice and assistance tendered to societies requiring our aid.

The question of societies in our district which are not members of the Union is now under consideration, and we hope these societies will have become members before our next report.

Our quarterly conferences during the past year have been well attended, though we have to regret the absence of delegates from some of the smaller societies in the district from our meetings.

The annual meeting was held at Hull on 24th June, when the business was chiefly devoted to the proposed new uniform rules for district associations, and, after a lengthy discussion, a vote was taken in favour of our own rules as recently revised.

At Ripon, on 23rd September, Mr. W. H. Press (Agricultural Organisation Society, North-Eastern Section) introduced the subject of "Agricultural Credit Societies" in a very able and comprehensive paper, and at the ensuing discussion it was decided to bring this matter more prominently before our societies by propaganda work at meetings.

The important question of the National Insurance Act, as it affects co-operators, was the subject for discussion at the conference held at Kippax on Saturday, 10th February. The question was introduced by Mr. J. E. Kilburn, Sectional Board, with a brief summary of Mr. H. J. May's paper, supported by his own views of how the Act would affect the co-operative movement. The delegates taking part in the discussion expressed the opinion that this important question would require further discussion and explanation before we could come to any definite decision on the matter

The reports from societies in our district still continue to be of an encouraging nature, and the report from the Howden district, where the Hull

Society have opened a branch, is most satisfactory for the past year, and through this branch the villages surrounding this district are being brought in direct touch with our movement.

The propaganda agent of the Union has been in the Filey district, and the Scarborough Society, which has this district under its supervision, reports that there is every prospect of a branch being opened. York, Castleford, Beverley, Market Weighton, all report good work and progress during the past year.

In concluding this report of the efforts made to extend our principles in this district, while something has been attempted and something done, there still remains a large field for future operations; many corners yet remain for us to spread the light; many societies might extend their operations in these neglected areas with benefit to themselves and these outside our movement, and, by a little self-sacrifice and effort on their part, they could depend on the whole-hearted support and help of our district association.

We hope during the ensuing year that these societies will get in closer touch with our work, and accept our help to strengthen the movement in their particular district.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	1	16 1	By Executive Meetings	13	4 11
„ Cash from North-Western Sectional Board.....	27	3 11	„ Conferences and other Meetings	10	6 8
„ Grant from Insurance Society ..	0	5 0	„ Propaganda Meeting—Howden..	2	4 6
„ Cash due to District, 31st Dec., 1911	2	14 7	„ Joint Meeting	1	19 0
			„ Sectional Conference.....	1	6 6
			„ Postages	0	18 0
			„ Secretary's Salary	2	0 0
	£31	19 7		£31	19 7

W. H. BAILEY, Secretary.

No. 7.—HUDDERSFIELD.

Executive Committee.

Mr. E. Booth (chairman), Wooldale.	Mr. Erle Jessop, Hill Top, Paddock.
„ L. Matthews (district secretary), 207, Leeds Road N., Huddersfield.	„ D. Eagland, Slaithwaite.
„ J. Pogson (statistical secretary), Netherton.	„ R. Ledger, Huddersfield.
„ F. Ellis (treasurer), Crosland Moor.	„ J. Raisey, Close Hill.
	„ A. Cartwright, Hepworth.

Representative on Sectional Board: Mr. E. Booth, Wooldale, near Huddersfield.

Representative on Educational Committees' Association: Mr. H. H. Goodyear, Marsh, Huddersfield.

Four conferences, four executive meetings, and one special meeting have been held during the year. The attendance at the conferences has been very good. Below is a summary of the conferences.

22nd April, 1911, in the Huddersfield Education Department Rooms, Mr. J. Crossley in the chair. Mr. Wilfred Kilner read a paper on "A National Co-operative Society : Is it Practicable ?" The discussion proved interesting and instructive.

22nd July, 1911, in the Hepworth Council, Mr. A. Cartwright (president of the Hepworth Society) in the chair. A paper was read by Mr. J. Balderstone (Longwood) on "A Low Uniform Dividend." The following resolution was moved :—

That we authorise the executive to draft a scheme with the view to arriving at a low uniform dividend, and submit to the various societies, and have the same discussed at the Longwood conference next quarter.

It was suggested that the time was too short to devise such a scheme, and the proposers stated they would be content if their executive reported progress at the Longwood conference.

Special meeting held 7th October, 1911, Mr. Booth in the chair. Mr. Booth introduced the question of "A Low Uniform Dividend." He reviewed the subject very carefully, going into a great number of details regarding the scheme. The following resolution was submitted :—

That this meeting, composed of twenty-four delegates, is of opinion that the subject of a uniform dividend is a fit and proper subject to bring before the conference at Longwood.

It was also suggested that a meeting be held immediately after Congress each year, so that a general review of questions calling for the attention of the district might be gone into and dealt with as occasion demanded.

28th October, 1911, in the Lodge Rooms, Mr. Albert Scott (president of the Longwood Society) in the chair. The question of "Uniform District Rules" was introduced by Mr. Ledger on behalf of the executive. The conference recommended several alterations, which were duly submitted to the Sectional Board.

20th January, 1912, in the Baptist School, Milnsbridge, Mr. Shaw (president of the Milnsbridge Perseverance Society) in the chair. Subject for discussion : "The Minimum Wage for Women and Girls." Mrs. Barton (Sheffield) in an able and convincing manner placed the aims of the Women's Guild before the conference. She was sorry to have to tell them that the Yorkshire societies figured largely in the black list which had been prepared. She was convinced that the aim of the Women's Guild in striving to attain a minimum wage for their sisters was a worthy one, and felt sure no one would begrudge paying a wage sufficient to allow them to live in decency and comfort.

A special evening conference was held at Milnsbridge on Saturday, 20th January, 1912, under the auspices of the Huddersfield District Executive, to discuss the subject of "A Lower and Uniform Dividend." The paper had been specially written for the executive, and Mr. Booth had been invited to read the same. In the course of the paper the dividends which were paid

by societies were shown to vary from 2s. 5d. to 4s. 7d. These high dividends had aroused the attention of a portion of the societies, and they felt it was time that something should be done in order to try and bring the societies back to the starting place again, to show them that the ideals of our forefathers were in danger of being forgotten and the movement tending to become a trading concern and nothing more. The following resolutions were submitted on behalf of the executive:—

That it is desirable that all societies in the Huddersfield District agree to pay not more than 3s. in the £ dividend.

That the executive take such action as they think necessary to put the above-mentioned resolution into operation.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	1	8 1	By Executive Meetings	4	9 2
„ Cash from North-Western Sectional Board	7	0 9	„ Conference and other Meetings..	4	11 8
„ Cash due to District, 31st December, 1911	4	16 6	„ Joint Meeting at Manchester	0	18 6
			„ Joint Meeting at Barnsley	0	15 0
			„ General Printing.....	0	4 6
			„ Postages	0	4 0
			„ Hire of Rooms.....	0	2 6
			„ Secretary's Salary	2	0 0
	£13	5 4		£13	5 4

LOCAL ACCOUNT.

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	4	18 4	By Executive Meeting	2	16 2
„ Cash from Societies	7	8 0	„ Conferences and other Meetings..	1	0 5
Audited—			„ General Printing	0	3 9
FRED ELLIS.			„ Postages	0	12 0
J. RAISEY.			„ Cash in hand, 31st December, 1911	7	14 0
	£12	6 4		£12	6 4

L. MATTHEWS, Secretary.

NO. 8.—MACCLESFIELD, CREWE, AND DISTRICT.

Executive Committee.

Mr. J. Smith (chairman), Stockport.	Mr. G. H. Fletcher, Macclesfield.
„ George Harding (secretary), 82, Samuel Street, Crewe.	„ William Hassall, Leek.
„ F. Hayward, Burslem.	„ Thomas Bennett, Poynton.
	„ William Smith, Congleton.

Representative of Co-operative Educational Committees' Association: Mr. J. Billington, Macclesfield.

Representative on Sectional Board: Mr. J. Lowe, Crewe.

The executive have the pleasure of again presenting the annual report of the association for the past year. The trade of all societies in the district has been well maintained, and some have increased their membership and trade beyond all expectation, Stockport Society being one. The committee

are still catering for the members by opening new branches in convenient situations, which the executive contend is the right thing to do.

Co-operation in the Pottery district has a brighter outlook since our last report. Burslem Society has taken over the Stoke Society, and the first quarter showed a grand improvement, both in trade and membership. The executive feel this is a step in the right direction, and if more societies in the movement would follow this example there would soon be no overlapping.

During the year several societies in the district have celebrated their jubilee with great success.

The executive are sorry to still report a few societies outside the Union, but hope ere another year's report is issued that all societies will be included in its membership.

The executive have held three meetings during the year at which questions affecting the district have been discussed.

Four conferences have been held, all well attended. These conferences have been in various parts of the district, one being where no co-operative conference had been held before. The executive have every reason to believe good was the result. Concerts and lectures have also been held in various parts of the district.

Co-operation in Alderley Edge is laying hold of the people. The branch of the Macclesfield Society has so far been a success, and the committee have had no reason to regret starting a branch there.

The first conference was held under the auspices of the Hayfield Society, on Saturday, 27th May, 1911, this being the first conference to be held at Hayfield. There was a large attendance of delegates from societies all over the district. The president (Councillor C. Whitehead) gave them a hearty welcome to their society, which had been in existence for forty-five years, and this being the first conference held there, he was pleased to meet them. Mr. G. H. Fletcher (executive) read Mr. J. Rigby's paper on "High and Low Dividends." The paper, after a short survey of the growth of the institution, queried the fact as to whether in the present condition, with ever-increasing profits and advantages, they were making for continuity, and whether it was possible to pay a rate of dividend that would retard rather than assist their work. High dividends paid in certain societies, the writer argued, were placing membership out of the reach of the poor, the very people they set out to secure. A very interesting discussion followed, in which many of the delegates took part. A vote of thanks to Mr. Fletcher for reading the paper, and to Councillor Whitehead for presiding, brought a very interesting conference to a close.

The second conference was held under the auspices of the Winnington and Northwich Society, in the Co-operative Hall, Northwich, on Saturday, 12th August, 1911. Mr. Buckley (vice-president) presided. Subject for discussion: "The New Rules for the District Associations." Mr. Lowe explained the Sectional Board's proposals. One of the new rules limited

the executive of any district to seven members. Previously the Macclesfield and Crewe District had only consisted of six members, but the delegates present increased the number to seven. The Sectional Board recommend that societies and not individuals should be elected to form the executives of any district association. The Macclesfield and Crewe executive endorsed this view. Some of the delegates did not agree with the new rule but were in favour of the old rule, which provided that the executive be nominated and elected at the annual conference, and an amendment was moved to that effect. A spirited discussion followed, the result of the voting being the retention of the old rule. The Sectional Board recommend that, in addition to grants from the Union, the expenses of any association might be met by levy, the amount being left optional. A delegate asked what amount had been previously levied. The secretary (Mr. Harding) informed the delegates that the executive had never had occasion to levy the societies. Whenever the executive had special work to do they applied to the Sectional Board for a grant, which had always been allowed. The new rule was then agreed to. All the other rules were accepted unanimously. The rules having been disposed of, the question of removal of members from one town to another was introduced by the secretary. He said a circular had been issued to all the societies in the district, asking them to notify one another of the removal of members, but so far only a few had adopted the idea. The executive would like to see all societies fall into line, because they believed it would be the means of saving many members to the movement. A resolution was moved and seconded urging societies to adopt the suggestions in the circular, which was agreed to unanimously. Mr. Harding was unanimously re-elected district secretary, with the following as executive: Messrs. J. H. Fletcher (Macclesfield), W. Hassall (Leek), J. Smith (Stockport), J. Bennett (Poynton), W. Smith (Congleton), and J. Hayward (Burslem).

The third conference was held under the auspices of the Crewe Society, on Saturday, 18th November, 1911. Subject for discussion: "A Minimum Wage Clause for Co-operative Women and Girl Employés." Mr. J. Wilkinson (vice-president) presided. Mr. L. Derbyshire (president) read the paper. Mr. Ingham (Leek) opened the discussion and said that the matter was of vital interest. He would like to know if there was anybody in authority in the movement who believed that the scale was more than sufficient payment for loyal, efficient servants. What they wanted were more leaders who would have the courage to do right. Mr. Parkes (Co-operative Wholesale Society) said, so far as the directors were concerned, they were not lacking in sympathy with the proposal. They had for some time been using their best endeavours to bring the wages of the employés up to the scale. Several other delegates took part in the discussion, and Mr. Harding (secretary) moved the following resolution:—

That this conference of delegates from societies in the Macclesfield and Crewe District recommends the delegates from the societies which do not recognise the minimum scale of wages

to urge their committees to adopt it forthwith, believing good would be the result in every respect.

Mr. Lowe seconded, and said the effect of paying these wages would be to make the employes more valuable. The resolution was agreed to unanimously. Votes of thanks to Mr. Derbyshire for reading the paper, and to Mr. Wilkinson for presiding, brought to a close a record conference.

The fourth conference was held at Winsford, in the Brunner Guild Hall, on Saturday, 24th February, 1912. Mr. Lowe presided, owing to Mr. Dobin (president of the Winsford Society) being the reader of the paper, and there was a good attendance of delegates from societies in the district. The subject was "The Co-operative Union: Its Importance to the Movement." Mr. Fletcher (Macclesfield) opened the discussion by congratulating the reader of the paper. Speaking of the Union, he said he regarded it as a most useful and important organisation in the movement, and thought the paper proved its importance and value. Mr. Yates (Droylsden) said he had a great admiration for the work of the Union. He believed it to be the greatest organisation in connection with the movement, but he thought there was an undercurrent in the paper to combat something. There was a feeling in the minds of co-operators that the Union had somewhat failed in its mission, because it appeared to have been flabby; to have lost that tenacity and power to enforce what it considered the proper course. Societies had ignored its requests. For instance, there was overlapping, which, notwithstanding the work of the Union, still went on. Mr. Hilton (Insurance Society) said the Union had done noble work for co-operation, and he thought societies had it in their power to make it more beneficial to the movement. Mr. Casson (Stockport) said he thought if members of committees would put the question of the increased subscriptions fairly before their members at quarterly meetings there would be no objections raised. Mr. Lowe also spoke in favour of the paper. Mr. Hayward (Burslem) moved a vote of thanks to the reader of the paper, remarking that a society outside of the Union was like a tradesman who was not a member of a trade union; they were reaping all the benefits of the Union without contributing to the cost. Mr. Warburton seconded, and the resolution was carried. Mr. Dobin briefly responded.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	0	9 0	By Executive Meetings	8	18 8
„ Cash from North-Western Sectional Board.....	19	13 9	„ Conferences and other Meetings.	9	4 0
„ Co-operative Insurance	0	5 0	„ Sectional Conference.....	1	9 8
„ Cash due to District, 31st December, 1911	0	11 9	„ Joint Meeting	0	16 4
	£20	19 6	„ Postages	0	10 10
				£20	19 6

GEO. HARDING, Secretary.

No. 9.—MANCHESTER.

Executive Committee.

Mr. Daniel Pogson (chairman), Gorton, Manchester.	Mr. Peter James Turner, Urmston.
„ James Thompson, J.P. (secretary), Ashton.	„ E. J. Croden, Pendleton.
„ George Wood (statistical secretary), Pendleton.	„ Edgar Whiteley, Burnage.
	„ W. Hibbert, Newton Heath.

Representative on Sectional Board: Mr. James Pollitt, Swinton.

Representative of the Educational Committees' Association: Mr. Walter Nield, Oldham.

The executive have arranged and carried out the following conferences :—

Date.	Place.	Subject.	Writer and Reader.
1911. April 22	Hyde	"The lack of interest amongst members of Co-operative Societies, its possible Dangers."	Mr. E. Booth (Wool-dale).
July 22	Marple	"A Thrift Fund for Employés"	Mr. Stephenson.
Oct. 14	Prestwich ..	"Co-operation in Relation to the Trust Movement."	Mr. Mc.Gregor's paper, read by Mr. Pollitt.
1912. Jan. 20	Middleton ..	"Propositions regarding the Theory of the Co-operative Movement."	Dr. Miller's paper, read by Mr. Pollitt.

Mr. Booth's paper created a good and well-sustained discussion. The Failsworth Society had sent a question to be put to the delegates as to "open membership." Its consideration brought out the fact that many societies had open membership and that many of the delegates favoured it. Mr. Thompson (Ashton) was reappointed secretary and Mr. George Wood statistical secretary, and the same societies as the previous year appointed each to choose a representative for the executive committee. Mr. Walter Nield (Oldham) was appointed to represent the Educational Committees' Association. The rules drawn up by the North-Western Section for the guidance of the district associations were submitted and adopted.

At the second conference a very important question to the employés of the movement was introduced, showing how the Failsworth Society had determined to remember their employés in the celebration of their jubilee. The scheme created considerable interest, and the Failsworth Society was complimented on being the first distributive society to make any provision in a systematic way for employés in their old age.

At the third conference Mr. McGregor's Congress paper was read and discussed, which gave the delegates an opportunity of seeing the great value of the paper and its helpfulness in discussing economic questions. Mr. Pollitt recommended the societies to have it discussed amongst their

members. At this conference we had the presence of Mr. Pahlman (secretary of the Co-operative Union and Co-operative Wholesale Society of Sweden), who added considerably to the interest of the discussion by telling the conference how the Co-operative Union of Sweden had broken down the attempt of the cartels to get the societies to buy from them, by a temptation to sell them sugar and margarine at 25 per cent below cost price to get their trade. The societies saw they wanted to smash the Union and Co-operative Wholesale Society, and stood by their own Union.

At the fourth and last conference of the year Dr. Müller's paper on "Propositions regarding the Theory of the Co-operative Movement" was read, but did not lead to much discussion until the principle laid down by Dr. Müller was challenged by a delegate; then others were quick to defend Dr. Müller's position.

The women's guild wished for a joint conference to be held, with a paper and discussion on the "Minimum Wage"; but, as we had had that question discussed no less than three times during the last couple of years or so, the executive committee could not see their way to discuss it again so soon, and the guild did not care to accept the paper recommended by the executive. We were sorry not to be able to arrange the matter with them.

We are pleased to say that the Whitefield and Unsworth Society has joined the Union during the year, and that all the societies except two are now members. One of them is having too severe a struggle at present to subscribe; the other we have been trying to get, but so far have not succeeded.

The women's guilds, Amalgamated Union of Co-operative Employés, Students' Association, Co-operative Wholesale Society, Printing and Newspaper societies, Productive Federation, &c., have been represented at all our conferences.

The thanks of the executive are again respectfully tendered to all the societies which have responded so willingly and cheerfully to hold conferences under their auspices.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 31st Dec., 1910....	0	10 8	By Executive Meetings	3	16 8
„ Cash from North-Western Sectional Board.....	18	11 2	„ Conferences and other Meetings .	6	10 8
„ Co-operative Insurance Society. 0	5	0	„ Postages	0	14 6
			„ Salary	2	0 0
			„ Cash in hand, 31st Dec., 1911	6	5 0
	£19	6 10		£19	6 10

J. THOMPSON, Secretary.

NO. 10.—NORTH-EAST LANCASHIRE.

Executive Committee.

Councillor Richard Hargreaves (chairman), Barrowford.	Mr. John R. Shuttleworth, Accrington.
Councillor J. W. Cooper (secretary), Clayton-le-Moors.	„ Henry Yoxall, Brierfield.
Mr. W. E. Tattersall, Barrowford.	„ Henry Hartley, Great Harwood.
„ S. Blakeborough, J.P., Burnley.	„ A. Higham, Darwen.
	„ James Fryars, Blackburn.

Representative on Sectional Board : Councillor Wm. Dewhurst, Colne.

The first conference for the past year was held at Nelson on Saturday, 11th March, 1911, under the joint auspices of the association and the North-East Lancashire District Women's Co-operative Guild. The chairman for the district (Mr. James Sharples, Blackburn) presided, and Mrs. Wallwork (Haslingden) read Mr. A. E. Threadgill's paper on "Co-operative Production." The result was that the main theme for discussion was the question of a minimum wage for female co-operative employées.

The second conference was held at a little village named Higham, situated on the hill-side about three miles from Padiham, Burnley, and Brierfield, which necessitated a good long walk up-hill from any of the three places named. Nevertheless, there was a fairly representative gathering, and the delegates were fairly on time. This was the first co-operative conference held in this place, but the little band of loyal co-operators arranged matters right well and greatly to their credit. Here we had the first discussion on "The New Rules of District Associations," as submitted by the Sectional Board. Practically the whole of the time was taken up with the question of the method of the election of the executive, and was finally adjourned in order to give the various societies an opportunity of discussing the whole of the rules.

The next conference was held in the ancient and picturesque borough of Clitheroe, where the delegates were heartily welcomed. "The New Rules for the District Associations," as adjourned from the previous conference, were again submitted, when the following motion, submitted by the Padiham Society, was carried :—

That, in place of Rule No. 2, (a), (b), (c), and (d), be submitted the following :—"That the election of the executive be based on a system of groups. The president and secretary only to be elected by the general meeting."

The fourth conference of the year was held at Blackburn, under the auspices of the Blackburn Industrial Co-operative Society, when Mr. James Sharples read his paper on "The Co-operative Union : Its Constitution, Rights, Administrations, and Obligations." The discussion led to some slightly adverse criticisms of the doings of the Union, with the result that the Sectional Board has requested that a further discussion on this subject

be held at our next conference, when two members of the Sectional Board are to be present.

The following is the financial statement for the year 1911 :-

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash from North-Western Sectional Board	14	17	5	By Amount Owing to the District ..	8	17	5
„ Cash due to District, 31st December, 1911	8	8	8	„ Executive Meetings	4	3	0
				„ Conferences and other Meetings..	6	3	10
				„ Sectional Conferences	1	14	3
				„ Joint Meetings (Sectional Board and Women's Guild).....	1	1	11
				„ Blackburn Demonstration Committee	0	19	3
				„ Postages	0	6	5
	£23	6	1		£23	6	1

J. W. COOPER, Secretary.

No. 11.—NORTH LANCASHIRE.

Executive Committee.

Mr. E. Haworth (chairman), Blackpool.	Mr. T. Kay, Longridge.
„ J. Parr, J.P. (secretary), Blackpool.	„ R. Richmond, Fleetwood.
„ J. Moore, J.P., Lancaster.	„ J. Wallwork, J.P., Preston.

Representative from Educational Committees' Association: Mr. G. Munro, Preston.

Representative from Sectional Board: Mr. W. Gregory, J.P., Preston.

Gratifying progress has been made in membership, trade, and influence by the societies in this district during the past year.

The Preston Society has taken co-operation to Croston, which at one time was regarded as a very difficult district in which to start the movement; and the Blackpool Society has opened a branch at Lytham.

Four conferences have been held during the year, which have been well attended, and in which exceptional interest has been taken by the respective boards of management, educational committees, and women's guilds.

The first conference was held at Bamber Bridge on 26th February, when Mr. J. Rowlands read a paper on "Overlapping in Distributive Stores," which evoked a most interesting discussion, the *pros* and *cons.* being well put.

The second conference was held at Lancaster on 27th May, when Mr. A. Varley (secretary of the Lancaster Society) read a most instructive paper on "Uniform Balance Sheets for Co-operative Societies," giving many reasons demonstrating the advantages to be derived by the adoption of this course.

The annual conference was held at Walmer Bridge on 26th August. The annual report and statistics referring to the local societies were adopted, and the officials elected for the year.

Mr. J. Allen (Southport) then read his paper on "The Eternal Land Question," in which he denounced the system of private ownership of land. The debate was of a lively character, and brought forth various points of view from which this important question can be seen.

The last conference of the year was held at Kirkham on 25th November, when Mr. Brown (manager of the Kirkham Society) read Mr. P. Brook's paper dealing with "Some Figures from the Co-operative Wholesale Society's Balance Sheets." He argued that these figures clearly indicated that the retail societies were not being fairly treated by the Co-operative Wholesale Society's productive departments, or the large profits made there would be reduced, and a corresponding reduction made in the prices charged for the goods. The true co-operative principle would be to supply the goods as near cost price as possible, after allowing for working expenses of every description, the provision of reserve funds, and the provision of the dividend proposed to be paid. A resolution was put before the conference, calling the attention of the Co-operative Wholesale Society's directors to the excessive profits made, and asking for a reduction in prices which, on being put to the vote, was lost.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, 1st January, 1911..	3	18	3	By Executive Meetings	7	3	10
„ Cash from North-Western Sectional Board	19	17	3	„ Conferences and other Meetings.	6	17	5
„ Cash from Co-operative Insurance Society Ltd.	0	5	0	„ Sectional Conference.....	1	18	10
				„ Joint Meeting	0	19	8
				„ General Printing	0	9	9
				„ Postages and Carriage	0	7	0
				„ Secretary's Salary	2	0	0
				„ Cash in hand, 31st Dec., 1911	4	4	0
	£24	0	6		£24	0	6

J. PARR, Secretary.

NO. 12.—NORTH LONSDALE.

Executive Committee.

Mr. J. J. Cain, J.P. (chairman), Millom.	Mr. W. Swindlehurst, Barrow-in-Furness.
„ G. Richardson (secretary), Barrow.	„ W. Hewertson, Kendal.
„ J. Ireland, Ulverston.	„ H. W. Hague, Carnforth.
„ W. Lewney, J.P., Dalton-in-Furness.	

Representative on Sectional Board: Mr. James Dickinson, Ulverston.

Your committee have pleasure in again submitting for your approval the annual report of our conference association.

Steady progress has been the dominant feature in the quarterly reports of the societies in this district for the past year. Here or there a lull may have occurred, but only we trust of a temporary nature, the outlook showing unmistakable signs of progress in regard to both business and principle.

In view of future prosperity, committees continue to provide facilities for increase and extension of business, in order to cater for the comfort and convenience of members.

The Ulverston and Dalton societies in their jubilee celebrations carried out programmes well calculated to force home the benefits of co-operation to those still outside the movement.

We have again to record further purchase of land for farming purposes by the Millom Society.

The Barrow Society has opened new branch grocery and butchering premises.

All societies in the district are now members of the Co-operative Union with the exception of the Broughton-in-Furness Society. The efforts of the executive will be directed towards securing their admission to the Union.

Four executive meetings and four conferences have been held.

The first conference was held at Backbarrow on 10th June, when an excellent paper dealing with "The Principle and Methods of Co-operation" was read. The meeting had also under consideration "The Uniform Rules for District Associations." It was agreed that the new rules be adopted.

The second conference was held on 26th August. Following their admirable arrangements, the executive completed the duty of visiting the outlying societies of the district by holding the second conference at the Langdale Society's Store, when delegates travelled through beautiful scenery by hill and dale to this enterprising outpost of the movement. Mr. Mawken (manager) in an able paper dealt with "Store Management," in which the duties of committees and managers were clearly defined. That they must work in harmony was emphasised. The meeting had under serious consideration the question of carriage on goods as affecting small and isolated societies. The following resolution was approved and forwarded to the Co-operative Wholesale Society:—

That we again ask the Co-operative Wholesale Society directors to consider the question of carriage on grocery parcels to the value of £25 and upwards, not otherwise carriage paid.

The third conference was held on 25th November at Kendal, when Mr. Parr read his paper, "Should the Co-operative Wholesale Society adopt the Trade Union Label?" The writer dealt in an admirable manner with his subject, maintaining that it was the duty of the movement to adopt such a course. The question was keenly debated, the prevailing opinion, however, being that the Co-operative Wholesale Society label was of itself a sufficient guarantee. The meeting had further under consideration and expressed their keen regret at the reply of the Co-operative Wholesale Society directors to resolution *re* carriage on goods. The following resolution was agreed to:—

That this conference ask the Directors of the Co-operative Wholesale Society to consider the advisability of establishing a depôt in the North Lonsdale District.

The fourth conference was held on 24th February at Millom, when Mr.

J. J. Cain, J.P. (secretary and manager), gave an excellent digest of Mr. Tweddell's paper, "Shall the Co-operative Movement form an Approved Society under the National Insurance Act?" The question was dealt with in an able and exhaustive manner, and the ability of the friendly societies and the co-operative movement in general to carry out the provisions of the Act keenly debated. Pending further information, it was felt that no pronounced decision could be given.

To those societies under whose auspices we have met we again tender our thanks for their cordial welcome and hospitality, thus adding a measure of social pleasure to the business aspect of the meetings.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	1	16	8	By Executive Meetings	5 10 3
„ Cash from North-Western Sectional Board.....	21	13	0	„ District Conferences	9 19 10
„ Grant from Co-operative Insurance Society Ltd.	0	5	0	„ Joint Meeting at Manchester....	2 5 7
„ Cash due to District, 31st Dec., 1911	0	16	9	„ Sectional Meeting at Barnsley ..	1 5 6
				„ Opening of Holyoake Memorial Hall, Manchester	1 4 3
				„ Propaganda work, <i>re</i> Ambleside Society	0 14 0
				„ Grant to Langdale Society, <i>re</i> Conference Expenses	1 0 0
				„ Postages	0 12 0
				„ Secretary's Salary	2 0 0
	£24	11	5		£24 11 5

GEO. RICHARDSON, Secretary.

NO. 13.—OLDHAM.

Executive Committee.

Mr. F. Houghton, J.P. (president), Oldham.	Mr. J. W. Wroe, Oldham.
„ William Hall (district secretary), Ashton-under-Lyne.	„ A. E. Dicken, Stalybridge.
„ Ed. Beverley, Ashton-under-Lyne.	„ David Lawton, Greenfield.
	„ H. Whitehead, jun., Dobcross.

Representative from the Educational Committees' Association: Mr. Thomas Bleasdale, Royton.

Representative on Sectional Board: Mr. H. Stuttard, Royton.

The executive have held four meetings, and four successful conferences have taken place during the past year. The subjects discussed were most important and practical. It is gratifying to observe the loyalty of societies to the association. Societies generally report progress, although serious labour disputes and the lamentable coal strike have somewhat arrested a rapid increase. The high price of certain articles have at times perplexed the management. Improvement of existing premises and the erection of branch shops indicate a desire to study the convenience of members. Consolidation and unity of action is necessary for future success and development.

Educational work is varied in character with a desire to keep before the members the advantages of co-operation. Scientific lectures and debates on important subjects have been held. Smoking concerts for men, and entertainments interspersed with speeches have been popular. Concerts and entertainments for women and children have been successful. The women's guild has been regularly represented at our conferences. Educational Committees need to be in earnest in reiterating the adherence to foundation principles. We regret to record the death of Mr. Peter Brooks, the esteemed manager of the Oldham Industrial Society.

The first conference was held at Grasscroft on 13th May, 1911. Mr. J. Hirst (Greenfield) read a paper on "Co-operation of Co-operators." He pleaded for consistent adherence to foundation principles and more earnestness and loyalty in carrying them out. The executive were re-elected at this conference.

The second conference was held at Delph on 12th August, 1911. Mr. T. E. Moorhouse (Co-operative Wholesale Society) read a paper on "Stock-taking," which was a review showing the wonderful strides co-operation had made all over the world. He was of opinion we ought to get hold more and more of production and the means of production.

The third conference was held at Higher Hurst on 14th October, 1911. Mr. J. W. Frost (Chadderton) read a paper on "Co-operation and Trade Unionism." He thought that the co-operative and trade union movements had so much in common that both organised and unorganised workers should be attracted to both. He advocated more co-operation and fewer co-operative societies.

The fourth conference was held at Waterloo, when Mr. G. Ross read a paper on "Is the Payment of a Uniform Dividend Practicable?" He could not see how it was possible to have a low uniform dividend in any given district except by the absorption of many small societies whose existence is not only unnecessary, but oftentimes inflicts hardship upon the consumers composing the membership.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 31st December, 1911	1	16 9	By Executive Meetings	4	10 11
„ Cash from North-Western Sectional Board.....	9	16 4	„ Conferences and other Meetings .	4	6 9
„ Donation from Co-operative Insurance Society	0	5 0	„ Sectional Conference (Annual Meeting).....	1	3 3
„ Cash due to District, 31st December, 1911	0	10 2	„ Secretary's Salary	2	0 0
			„ Minute Book.....	0	4 0
			„ Postages	0	3 4
	£12	8 3		£12	8 3

WILLIAM HALL, Secretary.

No. 14.—ROCHDALE.

Executive Committee.

Mr. R. Holt (chairman), Rochdale	Mr. C. A. Cook, Wardle.
„ W. Booth (secretary), 40, Lytham Place, Bury New Road, Heywood.	„ Wm. Holt, Milnrow.
„ David Farrow, J.P., Bury.	„ A. Johnson, Heywood.
	„ Jas. Hunting, Elton, near Bury.

Representative on Sectional Board : Mr. Ben. Woolfenden, Rochdale.

Representative on Educational Committees' Association : Mr. J. C. Hill,
Bury.

Our executive have held four meetings and four conferences during the year.

The first conference was held at Rochdale on 22nd April, 1911, at the Pioneers' Society. Mr. George Ashworth (Heywood) read his paper on "Co-operation and Poverty." This interesting paper caused a good discussion that was well sustained and heartily appreciated.

The second conference was held at Bury on 8th July, 1911. This was a joint conference between the executive and the women's guild. Mrs. Blair (Liverpool) read a paper on "Co-operative Societies and the Minimum Wage." A very large attendance characterised this conference; the discussion was lively, the ladies were not one jot behind the men in going for the minimum wage. The financial phase of the matter was recognised, but the general feeling was for its adoption.

The third conference was held at Milnrow on 7th October, 1911. Mr. John Butterworth (manager, Heywood Society) read Mr. Bennett's paper on "Leakage." Mr. Butterworth's practical knowledge, in supplementing, gave additional interest to the discussion. Some societies represented having no leakage system and others but very partial leakage. The conference produced a good effect, the result of which it was thought would be lasting.

The fourth conference took place at Littleborough on 20th January, 1912. Mr. Johnson (Heywood) read Mr. P. Duerden's paper, "Salesmanship in a Co-operative Store," which was freely discussed. The points enumerated were lucid and plain, and it was felt that character, cleanliness, courtesy, and civility should be enforced, as essential to success. Several speakers put in a word for the shopmen, recognising that at times their patience was tried by the irritable loquacity of the members. Salesmanship in the stores, it was contended by Mr. Johnson in his reply, ought to be of the highest order.

The committee render thanks to those societies that have entertained the conferences, and feel that the District Association is doing good work for the consolidation of the movement, and is making efforts to bring all the societies outside to become members of the union.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, 1st January, 1911..	2	16	11	By Executive Meetings	4	14	6
„ Grant from Co-operative Union..	14	17	0	„ Conferences and other Meetings ..	5	11	9
„ Subscription from Co-operative Insurance Society	0	5	0	„ Barnsley Sectional Conference ..	1	8	2
				„ Propaganda	0	19	11
				„ Stationery, Wrappers, and Tabs..	0	1	4
				„ Postages	0	7	0
				„ Secretary's Salary	2	0	0
				„ Cash in hand, 30th Dec., 1911	2	16	3
	£17	18	11		£17	18	11

WILLIAM BOOTH, Secretary.

No. 15.—ROSSENDALE.

Executive Committee.

Mr. Samuel Spargo (chairman), Bacup.	Mr. John Longworth, Ramsbottom.
„ James Shepherd (secretary), Rawtenstall.	„ W. L. Whitehead, Waterfoot.
„ Robert H. Hamer, Haslingden.	„ C. Lofthouse, Crawshawbooth.

Representative on Sectional Board : Mr. James Shepherd, Rawtenstall.

We have pleasure in submitting our annual report, &c., of the work done in our district.

We have had four conferences and four executive meetings during the year, all being well attended.

The first conference was held at Haslingden on Saturday, 28th January, but before commencing the business a vote of condolence was passed to Mr. Spargo (chairman of executive) in his bereavement by the loss of his daughter. The secretary then read the annual report and financial statement for the year 1910, which was confirmed. The executive committee, secretary, and auditors were then elected. Mr. Lofthouse (Crawshawbooth) read a paper on “A Few Thoughts for Consideration and Progress,” dealing with amalgamation, uniform dividends, time-limit for committee-men, and credit trading, &c. A really good and instructive discussion followed. Mr. J. Shepherd (Co-operative Union) introduced the subject of “Subscriptions to the Union and Number of Delegates to Congress.” He gave full details of the reasons for the alterations. After several questions had been asked and answered, the following resolution was passed:—

That this conference of delegates expresses its approval of the alterations of the rules of the Co-operative Union, as suggested.

Two voted against.

The second conference was held at Lumb on Saturday, 22nd April, when Mr. Sagar (Lumb) read his paper on “Present-day Needs.” The writer dealt with a great many needs which, to his mind, were required in the Rossendale district to draw into the movement more and more of the

working men. It was worth while striving for the beautiful and artistic in the display of goods, showing style, finish, and quality, as goods well displayed made a powerful appeal to the prospective purchaser. A most lively discussion followed.

The third conference was held at Edenfield on Saturday, 15th July. Mr. J. Shepherd (Co-operative Union) introduced the subject of "Uniform Rules for District Associations." After being explained why the same were brought before them, the following resolution was passed:—

That the recently-revised rules of our district meet our requirements equally as well, if not better, than those of the Co-operative Union (North-Western Section), therefore we prefer our own.

Mr. Pickup (Edenfield) then read his paper on "Co-operative Achievements, and Some Past and Present Hindrances," dealing with the £28 of the Pioneers as a starting point, and to what the movement had attained now as to trade, employment, and capital; and hindrances inside the movement such as jealousy, competition, overlapping, credit, &c., wanted doing away with. A good discussion followed.

The fourth conference was held at Ramsbottom on Saturday, 14th October, when Mr. Kay (Ramsbottom) read Mr. Lochhead's paper on "Profession and Practice in the Co-operative Movement," drawing attention to the profession of a great number of members who did not practice what they professed, but left it to a few to fight the difficulties that came up at various times. This, the writer condemned, and urged more loyalty and unity among all sections of the movement. Discussion followed.

The question of "Amalgamation" has again had the consideration of your executive, but nothing definite has yet been done.

Those societies outside the Co-operative Union in our district have also had attention with the view to getting them to become members, but up to now have failed.

We have lost one society through going into voluntary liquidation.

Those societies which have adopted the low dividend are doing well.

Lectures and concerts have again been given at several of our societies.

Haslingden, Ramsbottom, and Waterfoot women's guilds are all doing good work. Another guild has also been formed during the last few weeks by Love Clough Society.

The following is the financial statement for the year 1911:—

Receipts		£	s.	d.	Expenditure.		£	s.	d.
To Cash in hand, 1st January, 1911..	1	7	9		By Executive Meetings	3	0	6	
„ Cash from North-Western Sectional Board.....	9	12	10		„ District Conferences	3	5	0	
„ Cash from Co-operative Insurance Society	0	5	0		„ Joint Meeting	0	6	9	
					„ Sectional Conference.....	0	14	5	
					„ Deputations	0	5	9	
					„ Stationery	0	6	6	
					„ Secretary's Salary	2	0	0	
					„ Cash in hand, 30th Dec., 1911....	1	6	8	
				£11 5 7					£11 5 7

DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Cash in hand, 1st January, 1911..	4	17	4	By Cash paid for Conference Teas ..	7	18	4
„ Fees from Societies.....	13	10	5	„ Fares	0	1	10
				„ Stamps.....	0	3	6
Audited –				„ Stationery	0	0	8
A. J. Joy.				„ Cash in hand, 30th Dec., 1911....	10	3	5
	£18	7	9		£18	7	9

J. SHEPHERD, Secretary.

No. 16.—SOUTH YORKSHIRE.

Executive Committee.

Councillor C. Wightman, J.P. (chairman), Doncaster.	Mr. F. W. Sandford, Sharrow.
Mr. W. Knowles (secretary), 98, Heavy Gate Road, Steel Bank, Sheffield.	„ G. Major, Masborough.
„ J. C. Kenworthy (statistical secretary), Stocksbridge.	„ L. Holmes, Goole.
	„ C. Chapman, Chesterfield.
	„ W. Knight, Sheffield.

Representative from Sectional Board : Mr. G. Wheelhouse, Barnsley.

We have pleasure in presenting our annual report to Congress.

Five executive meetings and four conferences have been held, a list of which is appended.

Date.	Place.	Subject.	Introduced by
1911.			
8th Jan.	Sheffield	“Should all Goods sold by C.W.S. include the Cost of Carriage.”	Messrs. Howard and Swift.
22nd April	Stocksbridge ..	The suggested New Rules for the Guidance of District Associations, also the Amendment of Union Rule respecting Subscriptions, fixing it at a uniform 1½ per member.	Mr. Wm. Knowles.
22nd July ..	Carbrook	District and Statistical Reports and Election of Officers.	Mr. W. Knowles and Mr. J. C. Kenworthy.
18th Nov. ..	Doncaster	“The Co-operative Movement: Its Competition Within and Without.”	Mr. G. Tretheway.

At our first conference the subject caused considerable discussion and difference of opinion, but no decision was arrived at requesting the Co-

operative Wholesale Society to adopt the principle of paying carriage on goods. The district secretary was absent from this conference for the first time in thirty-one years. A vote of sympathy was passed to him regretting his absence through sickness.

On 8th February, 1911, a special executive meeting was held at the Doncaster Society's Conisbro' Branch, when the proposed Uniform District Co-operative Association Rules, suggested by the North-Western Section of the Co-operative Union, were considered, and Nos. 1, 3, 4, 5, and 7 were approved. No. 6 was approved to the words "quarterly conferences," and the remainder of rule deleted. Nos. 2, 8, and 9 were also deleted, as our own rules in force were considered better than those suggested.

On 4th March the chairman and district secretary attended the joint meeting of Sectional Board and district associations, and placed our case before the meeting against the adoption of the uniform rules.

On 29th April our representatives attended the sectional conference at Barnsley, at which the educational and district reports were considered, and the proposed uniform rules were referred back for further consideration. At a second joint conference, held at Manchester, 4th February, the following resolution was passed :—

That each district association should be allowed to prepare a set of rules by which it shall be governed, subject to such rules being approved by the Sectional Board.

Our second conference dealt with above rules, also the suggested alteration to those of the Co-operative Union *re* subscriptions, and we decided in favour of a uniform 1d. instead of 1½d.

The third conference was occupied with the district and statistical reports and election of officers, Messrs. L. Holme (Goole) and G. Major taking the place of Messrs. Newsome and Haywood.

At our fourth conference a very good paper was read and a lengthy discussion ensued.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash in hand, 1st January, 1911..	4	0 6	By Executive Meetings	5	6 9
„ Cash from North-Western Sectional Board.....	11	18 5	„ Conferences and other Meetings.	7	6 6
„ Cash due to District, 30th December, 1911	1	10 5	„ Joint Meeting of Sectional Board and District Associations	1	8 1
			„ Sectional Conference—Burnley..	0	13 0
			„ Postages	0	15 0
			„ Secretary's Salary	2	0 0
	£17	9 4		£17	9 4

DISTRICT FUND.

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance, 1st January, 1911	11	18 2	By Attending other Conferences	1	15 6
„ Levies	0	17 6	„ Congress	1	15 0
			„ Balance in hand	9	5 2
	£12	15 8		£12	15 8

WM. KNOWLES, Secretary.

EDUCATIONAL COMMITTEES' ASSOCIATION.

Executive Committee.

Mr. Walter Nield (president), Oldham.	Mr. T. Anderson, York.
„ J. S. Armitage (treasurer), Huddersfield.	„ W. E. Chapman, Eccles.
„ John E. Connor (hon. secretary), Bolton.	„ J. Pye, Lancaster.
„ E. Couldwell, Brightside and Carbrook.	„ Mackley, Keighley.
	„ J. C. Hill, Bury.
	„ J. Ashworth, Nelson.
	„ G. Munro, Preston.

In presenting their annual report your executive feel justified in saying it has been a most successful year, and that really good work has been done by the association. The conferences have been well attended, the papers excellent, the subjects interesting, and the debates well sustained to the close. Indeed, the difficulty has generally been that the time allowed for discussion, which by the rules of the association is fairly liberal, has proved all too short, and many would-be speakers have had to reserve their efforts for some future occasion. We consider this to be a healthy sign, and shows that vital interest has been aroused by our efforts, and we are hoping that permanent good may result to co-operative educational work.

We regret that, owing to the large attendances at our quarterly conferences, we have had to limit the membership of our women's guild to one guild to one society.

We desire to thank our guild members for the splendid manner with which they responded to our appeal for their generous assistance in a matter that was unpleasant to the executive, and which meant sacrifice for them in the severance of their membership with us. Such a spirit convinces us that they are imbued with the true spirit of reform.

The special conference this year for secretaries was held under the auspices of the Manchester and Salford Society at Downing Street, 25th February, 1911. There was a very large attendance of delegates. The address was given by Professor Macgregor, of the Leeds University, his subject being "The Principles of Social Progress." Professor Macgregor dealt with his subject in a masterly manner, and he aroused a good discussion. It was a time of great intellectual profit to those who were privileged to attend.

The annual meeting was held at Lancaster, at the kind invitation of the Lancaster Society, on 25th March, 1911. There were 200 delegates present. The report and balance sheet was taken as read, and, after some discussion, was adopted. The officers were all re-elected, and the following societies were elected to appoint representatives on the executive, in accordance with the new rule, for two years:--Huddersfield, Brightside and Carbrook, York, Keighley (for one year), Eccles, Preston, Lancaster, and Nelson. Auditors: Mr. Grindrod (Bolton) and Mr. Daniel (Huddersfield). After routine business was disposed of, the Rev. S. Proudfoot gave an excellent

paper on "Self-Help in Concert with Others." The very vigorous way in which the reverend gentleman restated first principles made the meeting all the more enjoyable. A good discussion followed the reading, but was somewhat marred owing to Mr. Proudfoot having to leave early.

The June conference was held at Beswick, on the invitation of the Beswick Society; 250 delegates were present. Mr. Taplin (Beswick) read a thoughtful paper, his subject being "Educational Ideal and Co-operative Practice."

The president (Mr. Nield) introduced the Educational Programme of the Co-operative Union. In doing so he laid stress upon the importance of class work, and urged educational committees to make a point of doing some definite work, and to avail themselves of the splendid facilities offered by the programme.

Mr. Nield then presented the medals and brooches to the winners of our competition in connection with the examination for junior co-operators held by the Co-operative Union. The names of the winners are as follows:—Miss Jessie Bland (Bradford), gold medal; Mr. B. Whittle (Bolton), gold medal; Miss G. M. Hall (Bolton), brooch; Miss C. Perkins (Leeds), brooch; Mr. I. Goodyear (Huddersfield), silver medal. The president spoke a few encouraging words to each student as he handed the prizes to them.

At the risk of repeating ourselves, we urge upon the various committees who are members of our association the wisdom of seeing that their young people have an opportunity of competing for the prizes we offer. We believe it will give increased interest to their work and result in good of a permanent character.

A resolution was sent from this meeting to Mr. W. Runciman, Minister of Education, protesting against the Morant Holmes circular.

On October 7th, 1911, the third conference was held on the premises of the Oldham Equitable Co-operative Society, 250 delegates being present. A paper was read by Mr. W. A. Lees (Oldham), the subject being "The Child in Relation to the Co-operative Movement." The subject aroused much interest. At this meeting we lost the services of Mr. Thomas Bleasdale, who has served the association for a quarter of a century in the capacity of treasurer. It is no mean thing to give of one's best for such a period to any organisation, and, at the same time, to retain their confidence. The meeting decided by resolution to place on record their high appreciation of his services. We are sure we only voice the sentiments of the members of our society when we express a hope that his health may soon be restored to its former vigour, and that the evening of his days may be as bright as the morning was. Mr. James S. Armitage (Huddersfield) was appointed to succeed him as treasurer.

The fourth quarterly conference was held under the auspices of the City of Liverpool Society in their handsome new premises. We must compliment our Liverpool friends on their general progress and their splendid buildings. There were 270 delegates present. Mr. Scarisbrick read a capital paper, his

subject being "Co-operative Education: Our Castle in the Air." The reading was followed by a very animated discussion.* It was decided by this conference that the association adopt a badge for wearing on the days of our conferences by those attending. Many strong reasons were advanced in favour of adopting this principle, not the least of which was that it would add to the spirit of comradeship of delegates, especially when travelling, as it would serve as a means of introduction. The executive were asked to make all arrangements for carrying out the suggestion. Societies will be advised in due course as to samples and prices.

Messrs. Connor and Couldwell have represented the association on the Education Committee of the Co-operative Union. Messrs. Nield and Anderson on the Workers' Education Association. Mr. Nield has also represented us on the Choral Association.

You will have noted the opening of the new headquarters of the Co-operative Union in Manchester, aptly named "Holyoake House." We believe it is the intention of the Union to make it a centre of living co-operative education. If this idea is to be realised, the Education Committee of the Union must have increased financial aid, and they have recently issued an appeal to local education committees for help in this direction. The response so far has not been very cheering. We therefore appeal to you to give this matter your serious consideration. It would be a thousand pities if the scheme should be hindered for want of funds. Societies should remember that they can enjoy the benefits, as it is for the movement, not simply the locality. How long have some of the leading spirits of our great movement been sighing for a co-operative centre—a kind of college? Shall it be said now we have such a centre we cannot make the best use of it for the reasons stated? Nay, we refuse to believe such an idea to be possible, otherwise the great spirit of our Neale and Holyoake is dead.

In conclusion, may we urge the apostolic injunctions upon every true educationalist to gird on the "whole armour" and forget the achievements of yesterday in the promise of to-morrow. It is a privilege to help to dispel ignorance and replace it with the light of truth. Experience has taught us the more we spread the light of the true co-operative principles the greater are the blessings brought into the social and economic conditions of the people. Where grants are attacked let all become determined to leave no stone unturned to take away that reproach, and, where we have funds placed at our disposal, let us administer them so that they bear the best possible results. This policy will mean thought and the sacrifice of time, but the end will justify the means and gain us the respect even of those who are opposed to us. Let our young men and women see visions and dream dreams.

W. NIELD, President.

J. E. CONNOR, Secretary.

(5) SCOTTISH SECTION.

At the first meeting of the Sectional Board, held in Glasgow, 9th June, 1911, the following among other appointments were made for the Congress year :—

Chairman : Mr. J. Allan. *Treasurer* : Mr. J. Patterson.

Sectional Executive Committee . . . Messrs. J. Allan, J. Deans (secretary),
J. Lucas, D. McCulloch, A. Purdie, and J. M. Wilkie.

Representatives to the United Board . . Messrs. J. Deans and J. Patterson.

Representative to Office Committee Mr. J. Deans.

*Representative to the United Board Scottish Central Committee on
Education* Mr. G. Wilson.

*Representative to quarterly meetings of the Scottish Co-operative Wholesale
Society Limited* Mr. A. Purdie.

*Representatives to Joint Board of Arbitration, consisting of Representa-
tives from the Sectional Board and the Parliamentary Committee
of the Scottish Trades Union Congress :*

Messrs. J. Allan, G. Bisset, J. Deans, and J. Lochhead.

*Representatives to the Executive Committee of the Scottish Central Com-
mittee on Education* . . . Messrs. J. Allan, J. Deans, and G. Wilson.

The Sectional Board has held during the Congress year ten meetings, the attendance of members being as follows :—

	Absent.	Present.
James Allan	1	9
George Bisset	0	10
James Deans	0	10
James Lochhead	0	10
James Lucas	1	9
Duncan McCulloch	0	10
John Patterson	1	9
Andrew Purdie	0	10
George Wilson	0	10
James M. Wilkie	1	9

In addition to the ten meetings held by the Sectional Board, the executive committee has held numerous meetings during the year, at each of which a summary of the correspondence received by the secretary from co-operative societies, conference associations, and other co-operative organisations and individual co-operators (and the replies) have been submitted, and the contents dealt with. The committee has also had under consideration many matters of vital importance to the extension and organisation of co-operation in Scotland. A special feature of the work of the executive committee during the past year has been the large number of applications from societies and other organisations for legal advice. The House Letting, Shops Hours, and Insurance Acts, all of which affect the interests of co-operative societies, and upon which many societies required advice, have been dealt with by the committee and the solicitor to the section.

THE TWELFTH ANNUAL SCOTTISH NATIONAL CONFERENCE

was held in the City of Perth on Saturday, 29th April, 1911. Mr. James Allan (chairman to the Sectional Board) presided, and there was a large attendance of representatives from societies and other organisations from all parts of Scotland. Lord Provost McNab, of Perth, was present at the opening of the proceedings, and, in a very appropriate address, welcomed the delegates to the "Fair City." The principal business of the conference consisted in the consideration of the annual report and balance sheet of the Scottish Section, the annual reports, balance sheets, and statistical statements of the ten district conferences associations, the Scottish Co-operative Women's Guild, and the Scottish Central Committee on Education. In addition to the consideration of these, the question of overlapping by societies in Scotland was discussed, and a resolution passed, viz. :—

- That this conference views with serious concern the extent which overlapping and competition have attained among co-operative societies in nearly every district of Scotland, deploras the spirit of bitterness and friction which has developed among members of co-operative societies in congested districts, and condemns the action of the committees of several of the offending societies in refusing to receive joint deputations of representatives from the Sectional Board and the district conference committees with the object of coming to an amicable agreement in connection with the matter in dispute; and remits it to the Sectional Board to confer and co-operate with the district conference committees in taking such action as they may deem advisable to modify the evils of overlapping and competition, and to report to the next conference.

An able and very instructive paper was read by Mr. A. S. Huggan (Scottish Co-operative Wholesale Society), subject: "The Rise of the Multiple Shop, its Methods, and its Effect upon Retail and Wholesale Co-operation, and what Co-operation should do to meet its Competition," which caused an animated and interesting discussion. It was agreed that the next meeting of the Annual Conference, in 1912, be held in Glasgow.

INTERNATIONAL CO-OPERATIVE CONGRESS, AND OTHER MEETINGS.

At the request of the sub-committee of the International Co-operative Alliance, the Sectional Board has succeeded in organising a large and representative committee to make suitable arrangements for the reception and entertainment of the delegates attending the Ninth Congress of the International Co-operative Alliance, to take place in Glasgow either at the end of August or beginning of September, 1913. An appeal for subscriptions to the reception fund has been issued to all co-operative societies and other co-operative organisations within the United Kingdom; the sum asked is £1,500, and it is hoped that the response will be prompt and liberal.

Other important meetings to take place in Scotland in 1913 are the annual meeting of the British Co-operative Congress (which will probably be held in the City of Aberdeen in the month of May), and the celebration of the coming of age of the Scottish Co-operative Women's Guild.

CONGESTION AND OVERLAPPING.

The Sectional Board deeply regret having to report that, after a prolonged and persistent effort either to remedy entirely or modify the congestion and overlapping existing in the city of Glasgow by the amalgamation of the retail distributive societies into one society, the effort has had to be abandoned; the societies being of opinion that the time for the carrying through of such a large and drastic scheme was not yet ripe. The Sectional Board made an effort to carry through a less ambitious scheme by the amalgamation of three of the societies, but that also had to be departed from. A further attempt was made to modify the competition and overlapping to some extent by the amalgamation of two societies, but it had also to be abandoned, and, so far as the amalgamation of the societies in Glasgow is concerned, the position remains unchanged.

During the year the Sectional Board, in co-operation with the committees of the conference associations in Scotland, has made a persistent effort to carry out the spirit and terms of the resolution *re* Congestion and Overlapping passed at the National Conference held at Perth. Joint meetings of nearly all the groups of societies in the various conference districts (which were compiled by the conference committees, and which appeared in the appendix of the report of the Sectional Board to the National Conference at Perth) have been held with representatives from the Sectional Board and the district conference committees, to discuss the position of matters in the localities with a view to modification or remedy, and while the Sectional Board is unable to report any definite result, it is satisfactory to be able to report that in quite a number of the districts schemes for the amalgamation of the groups have been prepared and submitted, and negotiations are still proceeding.

The Sectional Board, with the co-operation of the conference committees, has also been engaged in efforts outwith the groups referred to, where competition and overlapping exist in a very acute form; but regrets that in most cases no progress can be reported, although, in one or two instances, negotiations are still proceeding.

The Sectional Board regrets to report that the evil of congestion and consequent overlapping by societies in Scotland seems to be constantly spreading and becoming more acute, and it appears to be imperative that prompt and decisive action must be taken to check its progress and modify its present influence. Overlapping is alien to the principle and spirit of co-operation: it reduces its economic advantages and weakens its power to resist the encroachments of syndicates and Trusts with which it will soon have seriously to contend.

AMALGAMATION.

It is satisfactory to be able to report that the consolidation of the movement in congested districts by the uniting of the societies, either by amalgamation or taking over the engagements of societies, is still making steady if slow progress. During the year the engagements of the Norton Park Society (Edinburgh) have been taken over by the St. Cuthbert's Co-operative Association (Edinburgh), thus making the city of Edinburgh solid in one society, where a few years ago there were four societies. The engagements of the Edenvale Co-operative Society, Springfield, have been taken over by the Cupar and District Society, thus giving a fresh impetus to co-operative trading in the district. The Galashiels Coal Society has become united with the Galashiels United Society, thus making Galashiels also solid in one society, where a few years ago there were three societies. Uphall Society has been amalgamated with West Calder Society, thereby adding greater strength to co-operative trading in the locality. Negotiations for amalgamation of societies are also in progress in several other districts with fair prospects of success. It is encouraging to note that in every case where societies have been united (either by taking over the engagements or by amalgamation) the results have been of a most satisfactory description.

SPECIAL SECTIONAL CONFERENCES.

The section, in conjunction with the Scottish Central Committee on Education, convened during the year two special sectional conferences, consisting of representatives from co-operative societies, education committees, conference associations, the executive council of the Scottish Co-operative Women's Guild, and other co-operative organisations.

The first conference was held in the Clarence Street Hall, Glasgow, on Saturday, 4th November, 1911, at which there was a very large attendance, nearly four hundred delegates, representing all parts of Scotland, being present. Mr. James Allan (chairman of the Sectional Board) occupied the chair, and the subject of discussion was "The Future Development of Production by the Scottish Co-operative Wholesale Society," introduced in a paper by Mr. James Deans. A very animated and interesting discussion followed, and it was agreed that the conference associations in Scotland be requested to arrange to have the paper discussed at one of their quarterly meetings.

The second conference was held in the Oddfellows' Hall, Forest Road, Edinburgh, on Saturday, 27th January, 1912, at which there was also a very large attendance, three hundred and fifty delegates being present. Mr. James Allan (chairman of the Sectional Board) presided, and the subject for discussion was

"Shall the Co-operative Movement form an Approved Society under the National Insurance Act," introduced in an able paper by Mr. Thomas Tweddell (director of the English Co-operative Wholesale Society). A lengthy and interesting discussion ensued, and it was resolved that the directors of the Scottish Co-operative Wholesale Society be recommended to put the subject upon the agenda of business for their quarterly meeting, to take place on Saturday, 9th March, 1912; and that it be remitted to the Scottish Central Committee on Education to consider the whole question of the formation of an approved society under the Insurance Act in Scotland.

The Sectional Board is pleased to report that the papers prepared by Messrs. Huggan and Deans have been read and discussed at many of the conference and other meetings in Scotland, and several conference meetings in England. Mr. Tweddell's paper is also in good demand for conference and societies' meetings in England and Scotland.

The Sectional Board is endeavouring to arrange a third conference to discuss the subject of "The Small Landholders' (Scotland) Act, and its relation to the Co-operative Movement." It is also proposed to arrange a meeting of Orientals attending the University and other educational institutions in Glasgow to discuss the question of the application of co-operation to the development of agriculture and other industries in their different countries, and to arouse an interest among them in the forthcoming Congress of the International Alliance in 1913.

MEMBERSHIP OF THE UNION.

Many of the smaller societies have persistently refused in the past to become members of the Co-operative Union, mainly on account of the inequality of the rate of subscription. This difficulty has now been removed, and the rate of subscription has been fixed on a uniform basis of 1½d. per member per annum for all societies. A circular has been issued by the Sectional Board to the societies in Scotland not members of the Union pointing out the change in the rate of subscription to the Union, and pressing upon them to reconsider their position and agree to become members of the Union, thus allying themselves with their fellow-co-operators, and thereby strengthening the movement and enabling it to present a solid front to all who may seek to oppose its progress.

SCOTTISH NATIONAL CO-OPERATIVE DEFENCE ASSOCIATION.

Arising out of a paper read by Mr. Huggan (Scottish Co-operative Wholesale Society) at the National Conference at Perth, on "The Multiple Shop," and, in accordance with resolution passed at the annual meeting of the above association, the committee issued a circular to all co-operative societies in Scotland with a form to be filled up and returned to the secretary stating the number and the different variety of multiple shops within their respective areas, and the influence (if any) of their trading upon the business of the societies. A large number of replies were received, containing information of a valuable nature, a full statement of which will be given in the report of the committee to be submitted to the annual meeting of the Defence Association in May.

In accordance with resolution passed at the annual meeting, the committee pressed forward the action raised by Mr. Deans (secretary to the Defence Association) in the Court of Session against the publishers of *Town Talk* Ltd., Kilmarnock, in connection with libellous article published in *Town Talk* in October, 1910. The action was entirely successful, the printer apologising and paying a sum of money towards the expenses of the case. Decree was granted by the court against *Town Talk* for the full amount of damages, £500, which has not been paid for, but the circulation of the paper has now ceased.

The committee has kept in close touch with the by-elections which have recently been taking place in Scotland, especially in Glasgow, interviewing candidates on matters affecting co-operation, and has reason to be satisfied with the result. The committee took an active part in the municipal election in Scotland in November last, with very encouraging results: for the first time an openly-avowed co-operator and labour candidate has been returned to the Glasgow Town Council, in the person of Mr. A. M. Welsh, treasurer to the Defence Association; and we have no doubt he will acquit himself in the council chamber in a manner which will reflect credit on himself, the co-operative movement, and the class to which he belongs.

The committee has also formed a bye-law which will be submitted to the Town Council on an early date, providing that all the markets erected and controlled by the Corporation of Glasgow be open to all *bona-fide* bidders. The committee have pleasure in reporting that the manner in which the societies are becoming members of the association and subscribing to its funds, puts the association in a position to be able to cope satisfactorily with any emergency that may arise.

CO-OPERATIVE HOMES ASSOCIATION.

The Homes at Abbotsview and Seamill have been well supported during the past year, the number of inmates being, if not in excess, at least equal to those of the previous year, and contributions from the societies to the maintenance fund showing that the Homes are not only retaining but increasing their hold upon the societies, a position which they well deserve. In the beginning of the year a very handsome pavilion was erected for the women patients, and was beautifully furnished by the Scottish Co-operative Women's Guild. The erection of this pavilion renders the home at West Kilbride probably as complete as any home of a similar nature in the United Kingdom. We understand that a proposal is under consideration to erect a home for mothers and children, the site for which, we believe, has not yet been fixed. This proposal is receiving very considerable support from the societies celebrating their Jubilees, who have given liberal donations towards the object.

THE SCOTTISH CO-OPERATIVE VETERANS' ASSOCIATION.

This association continues to do good work, notwithstanding the Old Age Pension Scheme, and is giving very timely and much-valued support to veterans of the co-operative movement who have not reached the age to entitle them to Old Age Pension. This association is well worthy of the support of co-operative societies.

SCOTTISH CO-OPERATIVE HOLIDAYS ASSOCIATION.

This association had a fairly successful camping season at Rothesay during last summer, and we understand they have bought the ground at Canada Hill, and are now appealing to the societies for share capital with the view of financing the venture. It is to be hoped that the societies will give a prompt and liberal response.

The Sectional Board is gratified to be able to report that, notwithstanding the serious labour unrest which, during the past year, has so disturbed the industry of the country, the trade of co-operative societies in Scotland in general has been very good, the total trade for the year showing a very substantial and satisfactory increase.

JAMES ALLAN, Chairman.

JAMES DEANS, Secretary.

SCOTTISH CENTRAL COMMITTEE ON EDUCATION.

Executive Committee.

Mr. James Allan (chairman), Glasgow.	Mr. A. Young, Edinburgh.
„ Jas. Deans (secretary), Kilmarnock.	„ J. Liddell, Falkirk.
„ George Wilson (treasurer), Bannockburn.	„ J. Patterson, Burntisland.
„ George Bisset, Aberdeen.	„ W. Mason, Dalmuir.
„ James L��chhead, Edinburgh.	„ G. Pinkerton, Barrhead.
„ James Lucas, Shettleston.	„ W. M'Isaac, Tillicoultry.
„ Duncan McCulloch, Glasgow.	„ G. J. Matthews, Perth.
„ John Patterson, Burntisland.	„ A. Macdonald, Coatbridge.
„ Andrew Purdie, Edinburgh.	„ G. Young, Darvel.
„ James Wilkie, Langbank.	„ J. Bardner, Dunfermline.
„ William Allan, Perth.	„ T. Rennie, Falkirk.
„ A. B. Weir, Barrhead	„ W. Johnston, Glasgow.
Mrs. M'Fie, Newlands.	„ J. B. Calder, Kelty.
„ Slater, Partick.	„ J. Lindsay, Leith.
Mr. W. Anderson, Kilbirnie.	„ R. Ritchie, Kilbarchan.
„ J. Anderson, Galashiels.	„ R. J. Robertson, Perth.
„ J. Kelly, Hamilton.	„ T. Sterling, Selkirk.

The second half-yearly meeting of the Scottish Central Committee on Education was held in the offices of the Scottish Section, 11th March, 1911.

A series of proposed amendments, prepared by the Executive Committee, on the constitution, with the view of bringing the work of the committee into more harmonious action, were submitted, and, after very careful consideration, it was agreed that they be submitted to the annual meeting of the representatives from the subscribing societies to the fund, to take place on 6th May. It was also agreed that, with the object of the amendments being properly carried into operation, the present Central Committee remain in office until February, 1912. This constituted the Central Committee appointed in 1910 the Central Committee for 1911, and it was agreed that this recommendation be submitted to the annual meeting on 6th May, 1911.

The annual meeting of representatives from the subscribing bodies was held in the offices of the Scottish Section on 6th May, 1911. There was a very large attendance of representatives from the various subscribing bodies, and also the members of the Central Committee. Mr. James Allan (chairman to the committee) occupied the chair. The annual report and balance sheet for the year 1910 were submitted, and, after a number of questions had been answered, were adopted. The series of amendments prepared by the Executive Committee, and accepted by the second half-yearly meeting, were submitted, and, after considerable discussion, were adopted. The recom-

mendation of the second half-yearly meeting of the Central Committee for 1910, "that, with the view of the proposed amendments being put into practical operation, the Central Committee for 1910 be constituted the Central Committee for 1911," was agreed to, the following vacancies being filled up :— Mr. William Johnston (Kinning Park) was appointed on the Executive Committee in place of Mr. Thomas Coventry (resigned), and Mr. Ritchie (Kilbarchan) was appointed on the Central Committee in room of the representative from the Paisley Provident Society, who had withdrawn.

A circular appealing to education committees, conference associations, the executive of the Scottish Co-operative Women's Guild, and co-operative societies with no education committees, was issued immediately thereafter for subscriptions to the Central Education Fund ; and a second appeal to societies that had not subscribed was issued, the result of which appears on the balance sheet attached to this report.

During the year the Executive Committee held eleven meetings, and the Sub-Executive Committee also held eleven meetings.

As in the previous year, the committee compiled a list of names and addresses of co-operators who were willing to address public and social meetings, and deliver lectures, stating their subjects and terms. In this list was also included the names and addresses of the students who had attended the speakers' classes in Edinburgh and Glasgow during the year, and who were willing to go out and deliver lectures. This list was issued to co-operative societies, conference associations, and education committees in Scotland, and, from the reports to hand, it has served a very useful purpose.

Two meetings of the Executive Committee, in addition to those referred to above, were held on 1st and 29th July, with representatives from the district auxiliary committees appointed up to date, for the purpose of formulating a scheme of educational work for the ensuing autumn and winter—district auxiliary committees having been formed in all the conference districts but two—namely, the East of Scotland and Glasgow and Suburbs. At these meetings a programme of classes for the training of employés in "Management" and "Book-keeping" was arranged ; and it was also agreed, if possible, to arrange a course of popular lectures to be delivered in various parts of the country, subjects to be illustrated with limelight views ; and that leaflets and other suitable literature be prepared, if possible, for circulation. After considerable efforts and arrangements, the ultimate result has been that three classes were instituted for the training of employés in "Management"—one each in Glasgow, Hamilton, and Dunfermline ; classes for the teaching of "Book-keeping"—one in Hawick, two in Falkirk, and one in Alloa ; and a Speaker's Class in Dunfermline. Lectures were delivered by Miss MacMillan in Paisley, Kilmarnock, Dunfermline, Motherwell, and Alloa, under the auspices of the committee, the subject of the lecture in each case being "Higher Education and Democracy." The attendance at the lectures generally was fairly good, and the lectures gave the utmost satisfaction.

A lecture was also delivered by the Rev. Charles A. Hall (Paisley) in

Kilbirnie, and three lectures were delivered in the North of Scotland, illustrated by limelight views, by Mr. Wright, propaganda agent to the Scottish Co-operative Wholesale Society; two lectures were also delivered by Mr. Andrew Young at Denny and Grangemouth—all of which passed off successfully.

A very large number of applications were made by the various auxiliary committees for additional lectures, but, on account of the small fund at their disposal, the committee had reluctantly to confine the lectures as above.

The committee co-operated with the Scottish Sectional Board in organising two special sectional conferences of representatives from co-operative societies and other co-operative bodies in Scotland. The first was held in Glasgow, on Saturday, 4th November, at which Mr. J. Deans, secretary to this committee, read a paper on "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society Limited." There was a very large attendance, nearly 400 delegates being present, and a very animated and interesting discussion took place. It was agreed that copies of the paper be forwarded to the ten conference associations in Scotland, with the request that it be discussed at one of their quarterly meetings. 5,000 copies of the paper were printed.

The second special sectional conference took place in Edinburgh on Saturday, 27th January, at which Mr. T. Tweddell, director of the English Co-operative Wholesale Society, read a paper, subject: "Shall the Co-operative Movement form an Approved Society under the National Insurance Act?"

The Executive Committee have had frequently under consideration the preparing of suitable pamphlets and leaflets for circulation at public and social meetings held in connection with the co-operative movement. On becoming aware that there was a considerable stock of leaflets and pamphlets, prepared by the late Scottish Educational Committees' Association, at the Printing Department at Shieldhall, copies of these were secured, and it was found that the subjects were very appropriate, and that, with some revision bringing them up to date, they would probably be as effective as any that might be prepared meantime. These leaflets and pamphlets are presently being offered to educational committees and others for circulation at public meetings, and by another winter they will be revised and brought up to date, and probably a number of additional pamphlets and leaflets added.

The committee, however, desire to point out that the special papers prepared under the auspices of the committee since its inception, in co-operation with the Scottish Section—by Mr. John Clark, "The Lines upon which Co-operation in Scotland will be developed in the Future"; Mr. Stanley H. Turner, M.A., "Some Aspects of Trade and Commerce of Interest to Co-operative Managers and Employés"; Mr. George Bisset, "The Reform of the Poor Law" and "The Duties and Responsibilities of Members of Committees of Co-operative Societies"; Mr. A. Young, "The Influence of Co-operation in the Reorganisation of our Industrial System"; Mr. T. Coventry, "Scottish

Co-operative Education : National and Local"; Mr. J. Deans, "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society"; and Mr. T. Tweddell, "Should the Co-operative Movement form an Approved Society under the National Insurance Act?"—are a collection of fresh literature which cannot fail to exercise its influence upon both the present and the future of co-operative development in all its phases.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from last Report.....	259	5 5	By Auditors	1	0 0
„ Ayrshire Conference District....	19	10 0	„ Committee's Travelling	49	15 8
„ Border Counties Conference			„ Meetings	34	10 0
„ District	6	0 0	„ Printing, Literature, and		
„ Central District Conference			„ Stationery	43	19 5
„ Association	27	3 0	„ Fees to Lecturers and Expenses..	30	0 8
„ East of Scotland Conference			„ Fees to Teachers and Expenses..	61	8 0
„ Association	10	0 0	„ Advertising Lectures and Classes	4	10 0
„ Falkirk and District Conference			„ Hall Rents and Caretakers	20	12 0
„ Association	15	0 0	„ Gratuity to Caretaker, Section		
„ Fife and Kinross District Confer-			„ Office	1	0 0
„ ence Association.....	16	10 0	„ Gratuities to Typists	2	10 0
„ Glasgow and Suburbs Conference			„ Providing Teas to Delegates	18	11 1
„ District	17	5 0	„ Subscription to International		
„ Perth, Forfar, and Aberdeen Con-			„ Alliance	0	12 0
„ ference District	14	0 0	„ Subscription to Musical Associa-		
„ Renfrewshire Conference District	12	0 0	„ tion	1	1 0
„ Stirling, West of Fife, and Clack-			„ Delegate to Manchester Con-		
„ mannan Conference District ..	18	0 0	„ ference	3	12 6
„ Federated Societies—			„ Remitted to Ayrshire District....	15	0 0
„ Scottish Co-operative Whole-			„ Remitted to Border Counties		
„ sale Society	100	0 0	„ District	5	0 0
„ United Co-operative Baking			„ Remitted to Central District	5	0 0
„ Society	13	3 0	„ Remitted to Falkirk District	13	10 0
„ Paisley Manufacturing Society	5	0 0	„ Remitted to Fife and Kinross		
„ Scottish Co-operator Newspaper			„ District ..	11	14 4
„ Society	3	0 0	„ Remitted to Perth, Forfar, and		
„ Scottish Co-operative Laundry			„ Aberdeen District	8	6 4
„ Association	3	0 0	„ Remitted to Renfrewshire District	5	0 0
„ Drapery and Furnishing			„ Remitted to Stirling, West of Fife,		
„ Society	3	0 0	„ and Clackmannan District....	7	14 3
„ Scottish Co-operative Women's			„ Postages and Bank Commission..	17	8 1
„ Guild	3	0 0			
„ Half Expenses Edinburgh Con-				361	14 11
„ ference from Section	9	4 0	„ Cash lodged in Scottish Co-op.		
„ 17 Students, Edinburgh Speakers'			„ Wholesale Society Ltd.	201	12 11
„ Class (1910-11) ..	4	5 0	„ Cash in Treasurer's hands	11	15 4
„ 3 Extra Students, Falkirk Book-					
„ keeping Class (1910-11).....	0	7 6			
„ 54 Students' Fees, Falkirk Book-					
„ keeping Class (1911-12)	6	15 0			
„ 25 Students' Fees, Glasgow Centre					
„ (1911-12)	6	5 0			
„ Interest from S.C.W.S.....	3	10 3			
	£575	3 2		£575	3 2

Audited—

J. HART.
A. NORVAL.

JAMES ALLAN, Chairman.
JAMES DEANS, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—AYRSHIRE.

Executive Committee.

Bailie Flinn (president), Ardrossan.
 Mr. James Dunlop (treasurer), Galston.
 „ Wm. Anderson (secretary), Kilbirnie.
 „ William M. Scott (statistical secretary), Kilbirnie.

Mr. James Hopes (auditor), Dalmellington.
 „ Hugh Stewart (auditor), Newmilns.
 „ Thomas Imrie, Stevenston.
 „ Samuel Clark, Kilmarnock.
 „ John Cosgrove, Hurlford.
 „ William Dawson, Irvine.

Your committee would again respectfully bring forward and submit for your consideration the annual report, balance sheet, and statistical statement for 1911, and with this another year has been completed in the life of our association. As year follows year, we are more and more made to feel that its value as a stimulating agency is needed as much to-day as it was when it was first instituted, and that no one can be brought into contact with its work without being the better for it. It was originated to promote co-operative principles, and assist in the development of the movement in the whole district. It has all along done a noble work in carrying out these ideas, and the year under review has been one in which much has been done that we hope will help to spread and consolidate our movements all over our large area.

Trade continues good in our district, as shown by the returns from societies, nearly all of them showing good progress on the year's transactions. While your committee feel proud to be able to record this pleasant state of affairs, they much regret to state that a few of the societies are not just in as satisfactory a condition as could be desired; but as special efforts are being made by us to strengthen their endeavours to promote their own success and prosperity, we are hopeful that in a short time they will be making progress and getting into line with the others.

In accordance with our custom for a number of years, we submit the usual comparison of this and the previous year in the four principal items of the statistical statement, and note with pleasure the evidence of increasing prosperity in the district.

	Members.	Capital.	Sales	Profits.
1911	28,530 ..	£553,415 ..	£986,326 ..	£151,039
1910	27,524 ..	522,862 ..	950,856 ..	146,458
Increase for 1911 ..	1,006	£30,553	£35,470	£4,581

MEETINGS.

The four regular quarterly meetings have been held during the year, at all of which we have had splendid attendance of delegates, which is evidence that the efforts of your committee to bring matters of interest before these gatherings is appreciated.

The first or annual meeting was held at Newmilns on 25th March, under the auspices of Newmilns Society, and was attended by 139 delegates. The annual report, balance sheet, and statistical statement were all adopted. The report of the special committee, who had been appointed to consider Rule 5, was submitted. The delegates had been supplied with the recommendations in a printed circular; the report was accepted, and left over for three months before being disposed of. It was agreed to become members of the Co-operative Holiday Association, and that five £1 shares be taken in same. Mr. A. M. Welsh (Glasgow) read his paper on "Co-operative Defence." He showed the reasons that existed for the institution of a Co-operative Defence Association, and paid a high tribute to the men who had fought a good fight in defence of co-operative principles in the past, and maintained that, as the opponents of the movement were still active in their endeavour to overthrow and put an end to its existence, societies all over required to unite and stand together in order that they might be able to resist the attacks of our opponents. The paper was well received and favourably commented upon, Mr. Welsh being warmly thanked for same.

The second meeting was held at Ayr on 24th June, under the auspices of the Kilmarnock Equitable Society, and was attended by 145 delegates. Mr. John Cosgrove (Hurlford), who had attended the Co-operative Congress at Bradford, gave a short report of same, and drew the delegates' attention to the new rules of the Co-operative Union which had been adopted. He returned his thanks for the appointment. The report of the committee *re* Rule 5 was again taken up. The recommendations were moved and seconded, as was also the previous question. After some discussion a vote was taken, and resulted in 59 voting for the previous question and 56 for recommendations. The rules, therefore, remain as they were. Mr. Andrew Young, M.A. (Edinburgh), read his paper on "The Influence of Co-operation in the Re-organisation of our Industrial System." The paper gave an historical review of the evils that had been created through capitalism in the early centuries, and which continue in a greater or lesser degree all over. Co-operation had taught us that we are members one of another, and instead of seeking self only we looked for great things to follow as the result of international co-operation. A very animated and interesting discussion followed. Mr. Young was thanked for his able paper. The delegates, on leaving, were presented with a copy of the Kilmarnock Society's Jubilee History, which was much appreciated.

The third meeting was held at Catrine on the 23rd September, under the auspices of the Catrine Society, and was attended by 140 delegates. The Scottish National Co-operative Defence Association was unanimously granted affiliation with our association. £3 was granted to the funds of the Scottish Central Committee on Education, and £1. 1s. to the Scottish National Co-operative Defence Association. It was agreed to increase our holding in the Scottish Co-operative Holiday Association to £10, being an increase of five £1 shares. Mr. William Wright (propaganda agent, Scottish Co-operative

Wholesale Society) read a paper on "Co-operation and the Production of Food Stuffs." He maintained that in going back to the land and producing our own food stuffs lay the salvation of both the unemployed and the land. Over two million pounds worth of food was imported into our country every year that we were quite able to raise for ourselves. He submitted a great many figures, showing the great difference in yield of land treated in an up-to-date method compared with the old method. What was being done by some societies in producing food stuffs might well be followed by all with great success. A full and free discussion followed the reading of an instructive paper. Mr. Wright was warmly thanked at the close.

The fourth meeting was held at Paisley, under the auspices of the Paisley Co-operative Manufacturing Society, on 23rd December, and was attended by 149 delegates. Before the meeting the delegates were shown over the works, which were seen in operation and much enjoyed. £1. 1s. was granted to the Scottish Council for Women's Trades, £1 to the Scottish Co-operative Musical Association, and £1 to the fund being raised to celebrate the coming-of-age of the Scottish Co-operative Women's Guild. Mr. John Paton (secretary of the P.C.M.S.) read his paper, entitled "A Few Comments on the Movement and its Workings." The paper showed the great amount of ground that was still untouched by co-operation, as out of every £1 worth of goods produced in Scotland in the course of the year only $3\frac{1}{2}$ farthings worth of it came from the Scottish Co-operative Wholesale Society; the retail side was also needing attention, only some 50 per cent of the present members' spending power was going through co-operative channels. He strongly counselled committees to look well after present members. Mr. Paton also dealt with misplaced committee-men, and showed some of the types that were selected. He emphasised the great need for discrimination in selecting men for our committees of management. A spirited discussion followed, and Mr. Paton received the thanks of the meeting for his interesting paper.

EDUCATIONAL.

Two special meetings have been held under the auspices of the Scottish Central Committee on Education and the Ayrshire District Committee, and by these the great importance of the educational side of the movement has been placed before the delegates by papers prepared and read by Mr. T. Coventry (Glasgow) and Bailie Flinn (president of the District Committee). The result of these meetings was that a greater interest has been taken in co-operative education, and some of the societies have seen their way to become members of the Central Committee, and thus work unitedly for the common end. Two lectures were also given by prominent lecturers—in Kilmarnock, by Miss Margaret MacMillan (London), and in Kilbirnie, by Rev. Mr. Hall (Paisley).

OTHER WORK.

During the year your committee have had to deal with overlapping complaints from many districts, and, along with the Scottish Section, a great number of joint meetings have been held. In some cases an amicable arrange-

ment has been come to, but, in others, the state of matters continue as they were. We are hopeful that as the true principles of co-operation spread amongst the members of our societies they will produce better things and lead to the amalgamation of societies, and thus consolidate our movement and prevent friction.

Your committee have also been busily engaged with propaganda work all over our wide district, and the results have been good. Where help and advice was needed it has been readily given, and at all times your committee have done their best to help societies to recover themselves. We trust, therefore, that societies will feel that the Executive is always willing to give timely assistance and advice if they only apply for same.

During the year another of our societies celebrated its jubilee, namely, Galston. The auspicious occasion was marked by handing over an ambulance waggon, &c., to the Town Council for the use of the district. We congratulate the society, and trust that great as its progress has been in the past that in the future it will still be greater.

We have again to express our thanks to those societies that have invited us to meet under their auspices, and which provided hospitality to all who attended our meetings. We also tender our thanks to the Kilmarnock Society for placing the educational committee-room at our service for our committee meetings.

The following is the financial statement for the year 1911:—

		Receipts.					Expenditure.		
To Cash from			£	s. d.	By Quarterly Meeting at—			£	s. d.
	Ardrossan		8	16 2		Newmilns		12	6 3½
	Auchinleck		2	19 2		Ayr		13	4 11
	Beith		2	19 10		Catrine		12	16 9
	Crosshouse		2	19 5		Paisley		18	18 4
	Catrine		2	12 10		Committee Meetings		9	13 2
	Co-operative News- paper Society Ltd.		0	10 6		Special Committee Meetings re Hours, Wages, and Rules		3	1 6
	Darvel		3	16 9		Attending other Conferences		10	8 3
	Dalmellington		1	10 10		Visiting Societies—Propaganda		5	8 7
	Dalry		1	13 10		Convalescent Homes Association		1	3 0
	Dreghorn		2	14 4		Central Committee on Education		3	0 0
	Dumfries		8	8 2		Defence Association		1	1 0
	Fergushill		0	12 3		Scottish Council for Women's Trades		1	1 0
	Glenbuck		0	10 0		Printing Account		6	14 6
	Galston		4	9 7		President's Salary		1	0 0
	Hurlford		3	10 9		Secretary's		4	0 0
	Irvine		2	15 11		Statistical Secretary's Salary		1	0 0
	Insurance Society		1	0 0		Treasurer's Salary		2	0 0
	Kilbirnie		6	8 3		Delegate to Congress		6	15 1
	Kilmarnock		31	14 11		Auditing Books		0	10 6
	Kilwinning		3	5 11		Scottish Women's Guild (Coming- of-age)		1	0 0
	Kirkconnel		0	8 9		Secretary's Postage		2	8 7
	Muirkirk		2	15 1		Statistical Secretary's Postage		0	8 3
	Maybole		2	15 5		Treasurer's Postage		0	8 10
	Mauchline		2	9 2		Janitor		0	5 0
	New Cumnock		2	1 1		Bank Charges		0	12 2
	Newmilns		4	11 6		Co-operative Musical Association		1	0 0
	Patna		1	8 10		Holiday Camp Association, Shares		10	0 0
	Paisley Manufacturing Society		0	10 0		Cash in Bank		12	14 9
	Stevenston		4	0 6		Cash in hand		11	7 3½
	Scottish Wholesale Society		5	0 0					
Carried forward			119	9 9	Carried forward			154	3 2

	£	s.	d.
<i>Brought forward</i>	119	9	9
To Cash from Scottish Laundry Association	0	10	0
" " Scottish Section	3	0	0
" " Scottish Co-operator ..	0	10	0
" " Scottish Women's Guild	0	2	6
" " Troon	3	10	0
" " United Baking Society ..	2	0	0
" " Wigtown and District ..	0	11	9
" " Scottish Co-operative National Defence Association	0	10	0
" " Insurance Soc. (Advs.) ..	0	10	0
" " Paisley Manufacturing Society (Adverts.) ..	1	0	0
" " Scottish Co-operator (Advertisements) ..	0	10	0
" " United Baking Society (Advertisements) ..	5	5	0
" Interest	1	5	6
" Balance at 31st December, 1910 ..	15	8	8
	£154	3	2

Brought forward

£	s.	d.
154	3	2

Audited—
HUGH STEWART.
JAMES HOPES.

£154 3 2

WILLIAM ANDERSON, Secretary.

NO. 2.—BORDER COUNTIES.

Executive Committee.

Mr. James Harvey (president), Hawick.	Mr. David Fisher (auditor), Selkirk.
" Wm. Christison (treasurer), Walkerburn.	" James Dodds, Selkirk.
" Neil O'Hara (secretary), Galashiels.	" George Fisher, Innerleithen.
	" William Aitchison, Jedburgh.

Your committee have the honour of submitting for your consideration the report, balance sheet, and statistical returns for another year. The following statement indicates the position of the movement in this district :—

	Members.		Capital.		Sales.		Profit.		Reserve Fund.
			£		£		£		£
1911....	10,238	..	166,710	..	407,646	..	73,224	..	13,983
1910....	10,229	..	162,790	..	401,773	..	65,616	..	14,445
Increase.	9	..	3,920	..	5,873	..	7,608	..	462

AMALGAMATION.

The question of the competition of societies, which violates the root principle of co-operation, has received our earnest attention. In 1898 we held a meeting in the Victoria Hall, Selkirk, which was well attended, and was addressed by Mr. James Deans and Mr. Henry Murphy, and a resolution was adopted in favour of amalgamation.

In 1899 a meeting was held in the Town Hall, Galashiels, at which Mr. James Deans delivered an able address to a large audience, and a resolution was carried adopting the principle of amalgamation.

During the intervening years we have never relaxed our efforts on behalf

of co-operative unity. It is, therefore, with great pleasure that we congratulate the Galashiels United Society with having amalgamated with the Galashiels Coal Society during the present year. All our societies are now brought into harmony with the great principle of co-operative brotherhood, which we urge upon them to extend and consolidate.

THE CONVALESCENT HOMES ASSOCIATION.

These homes continue to extend their beneficent help to the ever-increasing number of the co-operative family. During 1911, 4,359 persons have received the benefit of a fortnight's residence, from which they have derived immense blessings. Since their establishment at West Kilbride in 1896, and at Galashiels in 1906, the total admissions amount to 43,854. The directors have decided to appeal for funds to enable them to establish a home for mothers and children, and we feel certain that your response will be equal to the worthy object and the best traditions of Border co-operation, and thereby send a message of hope and encouragement to the mothers and children, on whose physical, intellectual, and moral fitness depends the future of the nation and the co-operative movement.

DEPRECIATION AND RESERVE.

We again urge upon societies the necessity for making ample provision for depreciation and reserve. In addition to consolidating our financial position we must bear in mind that in our future struggle with the multiple shops the rents chargeable as interest on invested capital will form an important factor.

SYNOPSIS OF MINUTES FOR 1911.

The annual meeting was held under the auspices of the Galashiels United Society, in their own hall, on the 18th March. Mr. James Harvey (president) presided, and 110 delegates were present.

Mr. John Ballantyne, president of the United Society, gave the delegates a cordial welcome.

Mr. Neil O'Hara was re-elected secretary, and Mr. David Fisher was re-elected auditor. It was agreed to support Mr. James Harvey, of Hawick, for a seat on the Scottish Sectional Board. Mr. Alexander McGhee, Galashiels, was appointed to attend the Bradford Congress.

The annual report, balance sheet, and statistical returns were considered and adopted.

Mr. John Ballantyne (Galashiels) read his paper on the subject of "Credit Trading," at the close of which an instructive discussion took place. Mr. Nesbit (Scottish Co-operative Wholesale Society) proposed a vote of thanks to Mr. Ballantyne for his able paper, which was seconded by Mr. Lochhead (Scottish Section), and heartily responded to.

On behalf of the Galashiels United Society, Mr. Matthew Laidlaw gave notice of the following amendment to Rule VI. :—"That the president, treasurer, and secretary shall be put upon the same terms as the three members of committee, viz., their term of office shall be limited to two consecutive years "

EDUCATIONAL CONFERENCE.

A special conference, under the auspices of the Central Committee on Education, was held in the Co-operative Hall, Galashiels, on the 15th May. Mr. James Allan, president of the Central Educational Committee, presided. Forty-nine delegates were present.

Mr. Thomas Coventry (Glasgow) read his paper, subject: "Scottish Co-operative Education—National and Local," at the close of which a discussion took place and to which Mr. Coventry replied.

The following motion was proposed by Messrs. David Fisher and Neil O'Hara, and unanimously adopted, viz. :—"That this meeting agree to appoint a District Educational Committee, in accordance with the scheme submitted in Mr. Coventry's paper, and recommended by the Central Committee on Education." The appointment of the committee then took place, which consisted of—Messrs. James Stirling, David Fisher, and James Dodds, Selkirk; James Harvey and Richard Laidlaw, Hawick; John Ballantyne, Galashiels; and George Fisher, Innerleithen.

The second quarterly meeting was held under the auspices of the Scottish Co-operative Wholesale Society Limited, in the Union Hall, Selkirk, on 24th June, at 2-30 p.m. Mr. James Harvey (president) presided, and 92 delegates were present.

Mr. William Allan, director of the Scottish Co-operative Wholesale Society Limited, gave the delegates a cordial welcome.

The Chairman made sympathetic reference to the death of Mr. John Arthur, director of the Scottish Co-operative Wholesale Society Limited, and Mr. Alexander Mallace, J.P., manager of St. Cuthbert's Co-operative Association, Edinburgh, and it was agreed to send letters of sympathy and condolence to the relatives of the deceased. The delegates, as a mark of respect and approval, standing in their places.

Mr. James Harvey was re-elected president. Mr. James Anderson, treasurer, did not offer himself for re-election. Mr. Anderson was thanked for his past services, and Messrs. William Christison (Walkerburn) and Matthew Laidlaw (Galashiels) were nominated.

Mr. Matthew Laidlaw (Galashiels) then proposed the motion given notice of, viz. :—"That the term of office of the president, secretary, and treasurer shall be limited to two consecutive years." Mr. Keddie, Galashiels, seconded the motion, which, after considerable discussion, was delayed until next meeting to enable amendments to be considered.

Mr. Alexander McGhee gave an instructive report of the Bradford Congress, and on the motion of the Chairman was heartily thanked.

Mr. William Allan, director of the Scottish Co-operative Society, read his paper, subject: "The present position of the Co-operative Movement; our opponents and how to meet them." Mr. Allan dealt with the subject in an able and comprehensive manner, and an interesting discussion followed. On the call of the Chairman, Mr. Allan received a hearty vote of thanks.

The third quarterly meeting was held in the Mission Hall, Jedburgh,

under the auspices of the Co-operative Insurance Society, on 16th September, at 2-30 p.m. Mr. James Harvey, president, occupied the chair, and 103 delegates were present.

Mr. Oliver, director of the Insurance Society, gave the delegates a cordial welcome.

Mr. W. Christison, Walkerburn, was elected treasurer. Mr. James Dodds, Selkirk, was re-elected a member of committee.

The notice of motion given by Galashiels United Society, viz. : "That the term of office of the president, secretary, and treasurer shall be limited to two consecutive years," was the next business, and it was agreed that no discussion take place on the subject. There voted for the motion, 35; and for the previous question, 30.

Mr. Currie (Selkirk) moved an amendment to the effect "That the secretary may be elected for five consecutive years, and societies may have two representatives on the committee at the same time, one of whom must be either president, secretary, or treasurer."

A second division was taken, when 30 voted for the Galashiels motion, and 12 for the Selkirk amendment.

The recommendation of the committee, that we urge the local members of Parliament to support an alteration in the Old-Age Pensions Act, to enable the pensions to commence at 65 instead of 70, was agreed to.

Mr. Burgess (Co-operative Insurance Society) then read his paper, subject : "Collective Life Assurance." A discussion followed, and Mr. Burgess replied to all the points.

The fourth quarterly meeting was held under the auspices of the Hawick Society, in the Y.W.C.A. Hall, Hawick, on 16th December, at 3-30 p.m. Mr. Harvey (president) presided, and 140 delegates were present.

Mr. George Gass, manager of the Hawick Society, gave the delegates a cordial welcome.

Messrs. George Fisher (Innerleithen) and William Aitchison (Jedburgh) were elected members of committee.

Mr. Neil O'Hara retired from the office of secretary, and did not offer himself for re-election, and Mr. George Goodbrand, Galashiels, was nominated as secretary.

A donation of £2. 2s. was granted to the fund to commemorate the coming of age of the Scottish Co-operative Women's Guild. It was agreed to become members of the Co-operative Convalescent Homes Association and £2. 3s. was granted for that purpose.

Mr. Richard Laidlaw (Hawick) read Mr. James Dean's paper, subject : "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society Limited," upon which an animated and instructive discussion took place.

In conclusion, we beg to express our thanks to the societies under whose auspices we have met during the year, for the generous hospitality which they extended to all those who attended our meetings.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from last year	4	4 4	By Committee's Expenses	12	10 1
„ Contributions from Societies—			„ Delegates' & Travelling Expenses	5	11 4
Hawick	8	11 3	„ Printing	7	11 1
Galashiels United	4	14 5	„ Stamps and Stationery	3	18 1
Galashiels Coal	1	0 0	„ Delegates' Expenses to Bradford		
Selkirk	2	7 8	Congress	5	7 6
Peebles	1	16 5	„ Annual Subscription to Funds of		
Innerleithen	1	0 0	the Central Committee on		
Walkerburn	1	0 0	Education	3	0 0
Kelso	0	14 0	„ Subscription to Fund to com-		
Jedburgh	0	10 6	memorate the Coming of age		
Earlston	0	10 0	of the Scottish Co op. Women's		
Scottish Co-op. Wholesale Ltd.	5	0 0	Guild	2	2 0
Scottish Section Co-op. Union.	3	0 0	„ Share in the Co-operative Con-		
United Co-op. Baking Society..	2	0 0	valescent Homes Association		
Co-operative Insurance Society	1	0 0	and annual subscription to		
Paisley Manufacturing Society	1	0 0	Maintenance Fund	2	3 0
Co-operative Newspaper Ltd..	0	10 6	„ Commission on Cheques	0	2 3
Scottish Co-operator	0	10 0	„ Secretary's Salary	3	0 0
Scottish Co-operative Women's			„ Balance in Bank	1	4 0
Guild	0	2 6			
Scottish Co-operative National					
Defence Association	0	11 0			
„ Advertisements—					
St. Cuthbert's Co-operative			Audited—		
Association Ltd.	2	0 0	DAVID FISHER.		
United Co-op. Baking Society..	2	0 0			
Paisley Co-op. Manuf. Society	1	0 0			
Co-operative Insurance Society	1	0 0			
Interest from Bank	0	4 6			
Discount	0	2 3			
	£46	9 4		£46	9 4

NEIL O'HARA, Secretary.

No. 3.—CENTRAL.

Executive Committee.

Mr. John Brown (president), Wishaw.	Mr. John C. Kelly (secretary), Hamilton.
„ Joseph Kaye (vice-president), Car-	„ Maxwell Bryce (statistical secre-
luke.	tary), Burnbank.
„ Archibald McLean (treasurer), Coat-	„ John Weir, Bellshill.
bridge.	„ William Lamond, Blantyre.
„ David R. Lockhart (auditor),	„ William Gallacher, Larkhall.
Motherwell.	„ Archibald Muir, Motherwell.

Your committee have pleasure in presenting to you their annual report, balance sheet, and statistical statement for the past year.

	Members.	Capital.	Sales.	Profit.	Reserve Fund.
1910	37,639	£736,424	£1,844,529	£291,914	£44,942
1911	39,068	769,380	1,919,833	316,075	50,235
Increase	1,429	£32,956	£75,304	£24,161	£5,293

Notwithstanding a year which will ever remain memorable in the annals of history, a year in which the war-drum was sounding and the war-dogs

bounding over many parts of Europe, a year in which the awakening of democracy has shown its power in a manner unprecedented, when strikes were numerous and the very capitalistic press were urging the justice of the democratic demands lest a greater calamity might befall the great grabbers of the resources of labour and nature combined, and also the fine art tactics of the trusts, the syndicates, and the monopolies; the extraordinary increase in gold production, and the consequent decrease in its purchasing power, with the wages of labour remaining almost stationary. The facts herein recorded redound to the great credit and intelligent interest displayed by our members, and is another proof that co-operation contains more than mere trading, in short, it enlivens, it educates, it uplifts, and cements the bonds of fraternity in a manner that redounds to the good of all and the glory of democracy. We appeal to all to redouble their efforts in the interests of a cause so grand.

MEETINGS OF DELEGATES.

During the year four quarterly conferences and two special conferences have been held. The attendances of delegates at all these meetings have been very good, surpassing all previous records. The papers submitted and discussed were of a very helpful and practical nature, and the discussion upon them has proven that past efforts have had their effect and that the new interests awakened will do much to stimulate many to a deeper interest in our movement and in matters educational, which will enable them to do more of their own thinking, and which we submit is a matter of primary importance to our movement, the individual, and the nation.

The first meeting was held under the auspices of the Hamilton United Baking Society, at which Mr. Henry McMaster (Glasgow) read a paper on the "Rights of our Women." The paper was very instructive and well received.

The second meeting was held under the auspices of the Scottish Co-operative Wholesale Society, at which Mr. James Munro (Leith) read a paper on "The Duties of the Scottish Co-operative Wholesale Society to the Retail Societies." This was also a very instructive paper.

The third meeting was held under the auspices of the Larkhall Victualling Society, at which A. S. Huggan, Esq. (Scottish Co-operative Wholesale Society) read a paper on "The Rise of the Multiple Shop System." This paper was a treat.

The fourth meeting was held under the auspices of the Coatbridge Society, at which Mr. William Wright (propagandist agent) read a paper entitled "Some Aspects of Co-operation." The paper was well received and very instructive.

EDUCATION AND OVERLAPPING.

Educational matters and overlapping were well attended to during the year, and the results achieved were very fair, with brighter prospects for the future.

FUNDS.

As will be seen from the treasurer's statement, our funds are in a fair condition, with a balance on the right side. Needless to remind our patrons,

our esteemed treasurer is quite capable of looking after a far greater fund than our balance shows.

CONCLUSION.

In conclusion, we again desire to sincerely thank all the societies that have entertained us during the past year; also all who gave of their time and talent by preparing and reading papers at our quarterly meetings, thereby adding to our education. The large number of ladies and gentlemen who acted as stewards at our meetings we also thank. We thank all for labours bestowed upon us; and in fullest measures we thank the directors of the Dalziel Society, Motherwell, who kindly allowed us the use of their boardroom for our committee and other meetings.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance from 1910	43	11	9	By Printing, &c.	9	5	6
„ Cash from—				„ Postage	4	2	10
Strathaven, 1910-11	1	14	7	„ Committee and Travelling Ex-			
Co-operative Union	3	0	0	penses	14	17	0
Newmains and Cambusnethan	2	0	0	„ Conference and Travelling Ex-			
Scottish Co-op. Wholesale Soc.	5	0	0	penses	21	19	1
Dykehead and Shotts, 1911-12..	6	0	0	„ Co-operative Union	0	10	0
Scottish Laundry Association..	0	10	0	„ Congress	5	12	5
Larkhall Victualling	3	2	6	„ Holiday Association	5	0	0
Glenboig, 1910-11	1	3	6	„ Education „	6	0	0
Overcharge Account—Scottish				„ Defence „	2	0	0
Co-op. Wholesale Society ..	0	19	0	„ Propaganda	1	1	0
Interest	1	3	4	„ Musical Association	1	1	0
Blantyre	2	16	0	„ Convalescent Homes Association.	1	3	0
Co-operative Insurance	1	0	0	„ Auditor	0	10	0
Dalziel	10	0	0	„ Women's Guild	1	0	0
Auchenheath	0	16	4	„ Statistical Secretary	2	0	0
Larkhall	2	12	6	„ Secretary	3	0	0
Bellshill and Mossend	3	8	9	„ Treasurer	2	0	0
Law	0	10	0	„ Cash in Bank	15	0	0
Women's Guild	0	2	6	„ Balance on hand	35	6	7
Moffatt Mills, 1911-12 ..	0	15	0				
Hamilton Federated Baking ..	1	10	0				
Chapelhall „ ..	2	0	0				
Drapery and Furnishing	0	10	0				
Newarthill, 1910-11	1	5	0				
Scottish Co-operator	1	0	0				
Defence Association	0	10	0				
Glengowan	0	16	0				
Coatbridge	13	9	4				
Lanark	2	1	8				
Newmains Women's Guild	0	2	0				
Hamilton Palace	2	15	0				
Wishaw	5	0	4				
Co-operative News	0	10	6				
Larkhall Women's Guild	0	2	0				
Burnbank	2	19	2				
United Baking & Advertising..	4	0	0				
Carluke	2	1	8				
Levensat	0	4	0				
Windmill Hill Women's Guild	0	2	0				
Craigmont	0	2	0				
Motherwell	0	2	0				
	£131	8	5				

Audited—

DAVID R. LOCKHART.

J. C. KELLY, Secretary.

NO. 4.—EAST OF SCOTLAND.

Executive Committee.

Mr. Andrew Young (president), St. Cuthbert's.	Mr. Edward Young, Leith Provident.
„ Thomas Telfer (sec.), Edinburgh.	„ George Gray, Norton Park.
„ William Scott (treasurer), St. Cuthbert's.	„ A. Johnstone, Musselburgh.
	„ Wm. Nimmo, Armadale.

Your committee at the close of another year have great pleasure in submitting for your consideration and approval the annual report, balance sheet, and statistical tables for 1911.

It gives us great pleasure to record a year of steady and consistent progress all along the line. In this year of industrial excitement the East of Scotland District has not been involved, and the growth and prosperity of the societies has steadily increased. With better trade employment throughout the country the societies have enjoyed greater prosperity.

The movement must go forward, and the conference fills a useful sphere in keeping the societies in close fellowship and in educating public opinion to keep pace with enlightened progress.

For comparison we give a table showing the four principal items of the returns, with their respective increases over the previous year :—

	Members.	Sales. £	Profit. £	Capital. £
1911.....	75,919	3,062,725	670,687	1,222,300
1910.....	74,633	3,023,584	647,993	1,170,687
Increase for 1911..	1,286	£39,141	£22,694	£51,613

MEETINGS OF DELEGATES.

During the year four quarterly meetings have been held, at which papers were read and discussed, from which we trust good results will follow to the societies represented and the co-operative movement. Mr. Andrew Young (president of the association) presided at all the meetings with much acceptance.

The first meeting was held under the auspices of St. Cuthbert's Co-operative Association, and was attended by 224 delegates. Mr. William Scott, on behalf of St. Cuthbert's Association, extended a cordial welcome to the delegates.

The Chairman, in opening the meeting, stated this was the fortieth annual report issued by the conference, and gave an interesting statement of the growth and trade of the societies since the year 1895, when he was first elected chairman of the conference. He specially emphasised the need for societies paying more attention to the educational phase of the movement.

The annual report, statistical tables, and treasurer's statement were read and approved.

Mr. Andrew Young was re-elected president; Mr. William Scott, treasurer; Messrs. Edward Young and A. Johnstone, members of committee;

Messrs. Wm. Crawford and Wm. Colville, auditors; Mr. Jas. Martin appointed delegate to Congress

Mr. Andrew Young read a paper entitled "The Influence of Co-operation in the Re-organisation of our Industrial System." After a short discussion further consideration was delayed till next meeting.

The second meeting was held at South Queensferry, 166 delegates being present. The chairman, in opening the meeting, said that Hillwood Society, under whose auspices the meeting was held, continued in a prosperous condition, and gave figures showing their increase in members and sales. He referred to the amalgamation of Norton Park Society with St. Cuthbert's. Not long ago there were four societies, but soon there would be only one. Norton Park has produced many distinguished men, and it was to Norton Park they were indebted for the idea of the co-operative homes in the East. He was glad that Norton Park was going to form part of an existing society, and trusted the union would be beneficial to the movement in the district. A discussion took place on the paper read by Mr. Andrew Young at last meeting. Mr. J. W. Stewart said the productive side was the hope of the future, but it was here that the difficulty of making profit was greatest, and for that reason it was impossible to start new industries. Mr. Fraser (St. Cuthbert's) contended that so long as co-operation stood for justice and equity it would do much to bring about industrial reorganisation. Mr. Young, replying, said it was ideals rather than facts which made for progress.

The executive were empowered to approach the Wholesale or other societies with a view to getting suitable halls erected in Edinburgh for the co-operative movement.

The third meeting was held at Haddington, 170 delegates being present. Ex-Bailie Young welcomed them to the quaint old town. The president expressed our pleasure in visiting Haddington, and hoped the society would go forward and prosper. He spoke of the great loss St. Cuthbert's Society and the co-operative movement had sustained in the death of Mr. Alex. Mallace, manager of St. Cuthbert's Association. His had been a life of devotion spent for a society; he was a true and honest man, upright and straightforward in all his dealings, and of distinguished organising abilities. We all feel proud he belonged to the working classes. The delegates by up-standing expressed their sense of the loss the movement had sustained, and sympathy with the widow and family. Mr. Young emphasised the great need for education if co-operators were to take their full share in the affairs of life and play their proper part.

Mr. Thomas Telfer was re-elected secretary; Messrs. G. Gray and Wm. Nimmo, members of committee; and the Scottish National Defence Association were admitted members of the conference. Agreed to send a requisition to local members of Parliament in favour of the old-age State pension commencing at 65 instead of 70 years of age. Mr. Jas. Martin gave an interesting report of the Bradford Co-operative Congress, and was heartily thanked.

Mr. Thos. Coventry read a paper on "Scottish Co-operative Education, National and Local," and at the close moved—"That an auxiliary educational

committee be formed to take charge of the educational work of the district." This was met by an amendment, "That this was unnecessary." On a division the motion was carried by a majority of seven votes, further action to form the committee be taken by the Central Committee on Education.

The fourth meeting was held at Musselburgh, 220 delegates being present. Mr. Andrew Clark, chairman of the society, gave the delegates a cordial welcome. He submitted an interesting statement showing the progress made by the society during the last ten years. Branches have been opened at Niddrie and Wallyford. They have great reason to be pleased with the progress attained, and they would endeavour to maintain and extend their influence.

The chairman congratulated the co-operators who had been successful in the municipal elections, and trusted the success would stimulate the movement to more aggressive action in the future. He desired to interest them in the proposed homes for mothers and children, the details of which would be submitted in due course. Replies to requisition sent to members of Parliament submitted. They were all favourable, the only difficulty being financial.

Mr. A. S. Huggan read a paper on "The Rise of the Multiple Shop, and what Co-operation should do to meet its competition." He received an attentive hearing, and in view of the importance of the subject, the discussion was adjourned to next quarterly meeting.

AMALGAMATION OF SOCIETIES.

During the year two of our societies have amalgamated with neighbouring societies, viz., Norton Park with St. Cuthbert's, and Uphall with West Calder.

OBITUARY.

With deep regret we record the death of Mr. Alex. Mallace, manager of St. Cuthbert's Society. He was a man esteemed and respected by all who knew him for his integrity, business ability, and his high moral character. The movement has lost one of its best exponents. May his high ideals of truth and honesty stimulate future generations of co-operators.

EDUCATIONAL WORK.

This has been a year of active propagandist work by the Executive. Meetings have been held at Loanhead, West Calder (2), Musselburgh, Winchburgh, Armadale, Prestonpans, Bathgate, Dalkeith, Portobello, Gorebridge, Broxburn. All the meetings were well attended, some of them crowded. Members of the Executive addressed those present on the rise and progress of the movement, the advantages to be derived from membership, and strongly urged greater loyalty to their own societies. A feature of this year's work has been analysing the balance sheets of the societies, showing their strong financial position. The musical party deserves our best thanks. Our intercourse with the committee of the societies has been stimulating, and has increased our friendly relations, which we hope will be continued and improved as years roll on.

The larger societies in our district have continued their educational activity, while the women's guilds have not relaxed their propagandist work, several new branches having been established. Every year women are taking a greater interest in co-operation, and at all our meetings their number has greatly increased. We welcome their talents and influence, and wish them success.

CO-OPERATIVE CONVALESCENT HOMES.

During the year the homes have continued and increased their beneficent influence, the number of convalescents treated being fully maintained. We hope all our societies will give full publicity to the existence of this, one of the best institutions connected with the movement, and when any of their members require treatment after illness see that they are sent to the homes to recuperate. Societies in making charitable donations should remember to give a grant to their own home—charity begins at home.

EXTENSION OF PREMISES.

St. Cuthbert's Association continues to show a successful record. The year 1911 has been an eventful one in its history. Early in the year the members decided to enter into the laundry business, and they are now within sight of the commencement of that industry. It is confidently expected that the laundry will receive the loyal support of the members, and that it will be attended with complete success. A grocery shop has been opened at 118, Gorgie Road, for the relief of the branch at 260, Gorgie Road, which was greatly congested. An important development in the career of the association took place on 1st August, 1911, when Norton Park Co-operative Society was transferred to become a portion of St. Cuthbert's. This transfer has added six shops to the business of the association: two grocery, one fleshing, one bakery, one drapery, and one boot, all in the Abbeyhill district. The Lochend Road Branch, being a very small shop, was wholly inadequate for the trade. To meet the difficulty the large corner shop at 13-14, Dalziel Place, has been secured and opened as a grocery branch and the old premises converted into a bread shop. The amalgamation of the two societies had been in contemplation for some time, and the Edinburgh co-operators are to be congratulated on its accomplishment. Co-operation in Edinburgh has thus been greatly strengthened, and the trade of the unified society has received an impetus, the benefits of which are already accruing to the members.

Considerable progress has been made with the new drapery premises and dwelling-houses in course of erection by the Leith Provident Society at Great Junction Street, and when finished the building will stand out as one of the finest architectural structures in the town. The dwelling-houses, thirty-six in number, will be ready for occupancy at the May term, and the new drapery premises are expected to be ready in time for September stocktaking. The present drapery premises will be utilised for furniture, house furnishings, ironmongery, &c., and also for an extension of the boot and shoe department.

During the year in the bakery, gas has been supplanted by electricity for power and lighting, three motors having been introduced. Two draw plate ovens have been erected, and the bread despatch room will be extended at an early date to keep pace with increasing trade.

The dairy premises are now completed, and have been visited during the year by delegates from many societies throughout Scotland and other distinguished visitors, amongst whom was Dr. S. Sato, of the Imperial Japanese Agricultural and Commercial Department, who wrote afterwards asking for particulars as to cost, &c., as he was desirous of having one in Japan just like what he saw in Leith. The trade of that department has increased during the year by 50 per cent, the daily output being now over 600 gallons.

Musselburgh Society has erected fleshing premises and general offices which are second to none in the kingdom, also a large installation of cold storage, while a considerable addition to grocery warehouse has been added, the whole courtyard being now covered in by a glass roof. Armadale Society has extended operations by opening a new branch at Westrigg.

WHOLESALE.

The sales of the Scottish Co-operative Wholesale Society show a considerable increase over those of the previous year, and, to a certain extent, reflect the improved conditions of trade during 1911, as compared with one or two years previous, and while money value does not always show the actual turnover in goods, there is no doubt that there has also been a large increase in the quantity of goods handled during the year as compared with any previous year.

The total sales of all departments for the year ending 30th December, 1911, amount to £7,848,541, or an increase of £274,802 as compared with 1910, and unless something unforeseen takes place it is probable that the sales this year will exceed £8,000,000.

The sales of the Leith Branch amount to £1,543,005, or an increase of £33,905 over those of 1910, and while there may be room for improvement on the part of a number of societies in the conference district we may reasonably conclude that the increased trade points to increased loyalty, and which we hope will be still further extended. There are abundant facilities for doing a much larger trade, and it is hoped that this year will show a record increase.

The flour mills have been kept fully employed during the whole year. The quantity of flour delivered during 1911 was nearly 600,000 sacks, and here, we think, there is room for improvement. The mills are among the best equipped in this country, and the quality of the flour produced cannot be surpassed. The recent baking competition held at the Leith Branch last year furnished satisfactory proof of what can be done with Wholesale flour.

The furnishing department in Chambers Street is still progressing, and in the year's trade there is a satisfactory increase. There is a varied stock of furniture and other household requisites on hand, also ample accommodation and splendid facilities for coping with an increased trade, and societies can rely upon prompt and efficient service.

We would thank those societies that have so hospitably entertained the

conference during the year, thereby increasing the comfort of the delegates and the influence of the conference.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance from 1910	10	1 2½	By Committee's Expenses	12	11 5
„ Bank Interest	0	13 8	„ Delegates	16	11 11
„ Advertisements	7	0 0	„ Delegates to Bradford Congress..	7	11 7
„ Contributions from Societies—			„ Propagandist Meetings.....	54	6 4
Armadale	2	2 1	„ Printing Account and Stationery	19	4 4
Bathgate	4	15 0	„ Subscriptions—		
Bonnyrigg	1	0 0	Scottish Central Committee		
Broxburn	2	7 0	on Education	3	0 0
Broxburn Women's Guild	0	2 6	Scottish Council for Women's		
Co-operative Insurance	1	0 0	Trades	2	0 0
Co-operative News	0	10 6	Scottish Holiday Association..	2	0 0
Dalkeith	2	0 0	Convalescent Homes	1	3 0
Gorebridge	2	9 11	Co-operative Union	0	10 0
Haddington	2	8 0	International Alliance.....	0	10 0
Hillwood	2	10 0	„ Secretary's Salary	7	0 0
Juniper Green	1	10 7	„ „ Postal Charges	2	0 0
Leith Provident	8	10 0	„ Treasurer's Salary	3	0 0
Leith Provident Women's			„ „ Postal Charges	0	10 6
Guild	0	2 6	„ Commission on Cheques	0	4 9
Musselburgh and Fisherrow..	7	11 8	„ Auditors' Fees	0	11 0
Musselburgh Women's Guild..	0	2 6	„ Cash in People's Bank	2	8 8
Norton Park Women's Guild..	0	2 6	„ „ Treasurer's hands	1	14 9½
Paisley Manufacturing.....	0	10 0			
Penicuik	4	0 0			
People's Bank	0	15 0			
Portobello	1	17 6			
Prestonpans	1	11 6			
Printing Co., Edinburgh	1	0 0			
Scottish Section	3	0 0			
Scottish Co-operator	1	0 0			
S.C.W.S.	5	0 0			
Scottish Women's Guild.....	0	2 6			
S.C.W.S. Employés' Assoc. ..	0	10 0			
Scottish Defence Association..	0	10 0			
St. Cuthbert's	44	0 11			
St. Cuthbert's Women's Guild—					
Central	0	2 6			
Northern Branch	0	2 6			
Eastern Branch	0	3 0			
Southern Branch	0	2 6			
Broughton Branch.....	0	2 6			
Tranent	5	0 0			
United Co-operative Baking..	2	0 0			
West Calder	7	10 0			
West Barns	0	18 9			
	£136	18 3½		£136	18 3½

Auditors—
WM. CRAWFORD.
WM. COLVILLE.

THOMAS TELFER, Secretary.

No. 5.—FALKIRK.

Executive Committee.

Ex-Bailie Loney, J.P. (president), Denny.	Mr. G. Walker, Grahamston; Mr. Jas. M. Burns, Camelon (auditors).
Mr. John Liddell (treasurer), Burnbrae.	„ Alex. Thomson, Redding.
„ Thomas Johnston (secretary), Falkirk.	„ H. Brock, Grangemouth.
	„ Wm. Gardner, Bo'ness.
	„ G. M'Nair, Stenhousemuir.

We have again pleasure in submitting for your consideration and approval our annual report, statistical returns, and balance sheet for the year. From the figures given below it will be seen at a glance the progress commercially the movement has made in our area. Generally, the trade has been good, and our members have been fairly employed. Whilst the district has not been seriously disturbed by labour disputes, still the dockers' strike at Grangemouth and the bakers' dispute at Bonnybridge had their immediate effect on the societies interested. By the closing down of the pits, one of the oldest societies (Skinflats) may feel the pinch for some time, but it is hoped that some further development will take place, and the society regain its old prosperity.

	Members.		Capital.		Sales.		Profit.		Reserve Fund.
1910..	20,991	..	£390,995	..	£898,863	..	£153,135	..	£17,993
1911..	22,184	..	403,576	..	926,668	..	162,120	..	19,281

The new arrangement has enabled your council to hold conferences in districts where it was difficult in former years to have such held. The success of the scheme has been satisfactory. The usual number of conferences have been held, and also a special conference. Ten council meetings have also been held, and numerous executive meetings.

The first conference was held at Laurieston on Saturday, 11th February, under the auspices of the local society. At this meeting Mr. John Liddell was appointed treasurer, and Mr. George M'Nair member of the council. Mr. Patrick Loney was nominated as the association's nominee for the Scottish Section, whilst it was agreed to be represented at the Bradford Congress. The proposal of the Camelon Co-operative Society—"That an association of the societies for dealing with disputes be appointed"—was agreed to, and the secretary of the association was appointed secretary. Mr. Thomas Coventry was to have read his paper, "Scottish Co-operative Education: National and Local," but, owing to the lateness of the hour, it was agreed to delay this.

A special conference was held on Saturday, 1st April, at which Mr. Coventry attended and read his paper. A good discussion followed. At this conference a local committee in connection with the Central Committee on Education was appointed.

The second ordinary conference was held in Glasgow on Saturday, 13th May, under the auspices of the United Co-operative Baking Society. Elaborate arrangements had been made by the committee of the society for the comfort of the delegates, including a visit to the bakery and also to the exhibition. A large company assembled in the main hall of St. Mungo Halls, and Mr. Bain detailed the arrangements for the day. Messrs. Gardner and Thompson were appointed members of the council for twelve months.

Mr. Young, manager of the United Co-operative Baking Society, gave an interesting lecture on "Our Daily Bread." Time did not permit of discussion on this excellent lecture.

The third conference was held at Cumbernauld on Saturday, 12th August, under the auspices of the local society. Mr. Thomas Johnston was appointed secretary, and Mr. H. Brock was appointed a member of the council for twelve months. Mr. Gallacher (Larkhall) attended and read his paper on "The Future Development of the Co-operative Movement," and a good discussion followed. It was agreed to grant affiliation to the Scottish National Co-operative Defence Association.

The last conference was held in Carronshore, under the auspices of the local societies, on Saturday, 11th November. Ex-Bailie Loney was appointed president for twelve months, and Messrs. Walker and Burns were appointed auditors. The Carron Women's Guild, Condorrat Co-operative Society, and Kilsyth Co-operative Society were admitted members of the association. Mr. Huggan attended and read his paper, "The Rise of the Multiple Shop," and a good discussion followed.

The cup and badges were presented to the successful competitors in the window-dressing competition. The Camelon Society obtained the first and third places, and the Grahamston and Bainsford the second place.

In all our conferences the attendance of delegates and friends has been very large, the discussions have been well maintained, and we believe much good has accrued.

AMALGAMATION.

With the assistance of the Scottish Section, a scheme for the amalgamation of the societies in the district has been set on foot. The district has been divided into groups, and in each group meetings have been held. Whilst in groups "B" and "C" nothing further has been done, in group "A" a special committee, representing eight societies in the car radius, has been appointed. Several meetings have been held, and there is every prospect of the amalgamation of the societies interested.

EDUCATION.

Under the auspices of the local committee on education, lectures have been held in Denny and Grangemouth. Mr. Andrew Young, M.A., Edinburgh, was the lecturer on both occasions. The audiences were not very large, but what they lacked in numbers was made up by enthusiasm, and we feel certain good will result.

The two educational associations have had a good season, and, from reports to hand, encouraging results. The same remarks apply to the women's guilds. Their numbers have been increasing, and more guilds are expected to be established in the near future.

We have again to express our warmest thanks to the societies under whose auspices we have met during the year, for the cordial welcome and generous hospitality they have extended to all those who have attended our conferences.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Cash on hand and in Bank	37	4 6	By Committee's Expenses	26	9 5
„ United Co-operative Baking Society (for 2 yeas)	5	0 0	„ Delegate's	7	5 0
„ Laundry Association (for 2 years)	1	10 0	„ Travelling	7	5 4
„ Scottish Co-operator (for 2 years)	2	0 0	„ Bookkeeping Class	4	12 0
„ Paisley Manufacturing (for 2 years)	3	0 0	„ Expenses of Cup Competition ..	5	14 2
„ B. & G. and G. & B. Educational (for 2 years)	1	0 0	„ Scottish National Co-operative Defence	1	0 0
„ Bo'ness (for 2 years) ..	10	0 0	„ Scottish Central Committee on Education	3	0 0
„ Carronshore Baking	0	12 6	„ Printing and Stationery	7	14 0
„ Scottish Section ..	3	0 0	„ Allowances to Societies for Conferences	13	10 0
„ Scottish Co-operative Wholesale. ..	5	0 0	„ Delegate to Congress	5	14 10
„ Bonnybridge	4	5 10	„ Co-operative Union	0	10 0
„ Lanrieston	0	13 6	„ Reading Paper	0	10 0
„ Stenhousemuir Baking	4	5 11	„ Postage and Carriage	4	15 10
„ Carronhall and Kinnaird	0	10 1	„ Hiring	2	5 6
„ Slamannan	4	4 11	„ Auditors	0	8 8
„ Longcroft	1	12 8	„ Secretary	5	0 0
„ Camelon	5	18 11	„ Treasurer's	2	0 0
„ Cumbernauld	1	4 0	„ Cash in Bank and on hand	44	5 4
„ Stenhousemuir Equitable	3	12 6			
„ Redding	10	19 7			
„ Scottish Central Committee on Education	0	18 9			
„ Co-operative Insurance	1	10 0			
„ Grahamston and Bainsford	11	8 0			
„ Grangemouth	5	19 5			
„ Bainsford and Grahamston Baking	9	3 6			
„ Denny and Dunipace	4	2 3			
„ Central Council Women's Guild ..	0	2 6			
„ Camelon Women's Guild	0	5 0			
„ Grahamston and Bainsford Women's Guild ..	0	5 0			
„ Carron and Bonnybridge Women's Guilds, 5s. each	0	10 0			
„ Stenhousemuir Women's Guild ..	0	5 0			
„ Camelon Educational	0	10 0			
„ Scottish Co-operative National Defence Association	0	10 0			
„ Scottish Co-operative Newspaper ..	0	10 6			
„ Interest from Bank	0	4 10			
	£141	19 8			

£141 19 8

Audited—

JAMES M. BURNS.
GEORGE WALKER.

THOMAS JOHNSTON, Secretary.

NO. 6.—FIFE AND KINROSS.

Executive Committee :

Mr. Peter McConnell, J.P. (president), Lochgelly.	Mr. D. Peebles (auditor), Dunfermline.
„ George Spalding, J.P. (treasurer), Dysart.	„ John Balfour, Pathhead.
„ John Patterson (secretary), Burnt- island.	„ Alex. Burt, Kelty.
	„ John King, Cowdenbeath.
	„ Robert White, Leven.
	„ George Wright, Dunfermline.

We have again the pleasure of submitting to you the annual report of the work of your association, and we are pleased to note that the industrial improvement which was looked forward to when submitting our last report has enabled our societies to regain their usual upward trend of progress during

the year. This must be gratifying and encouraging to all who are interested and who are endeavouring to bring about an improvement in the social conditions of the people, and we hope will be an inspiration for efforts being made to induce a still greater number to become participators of the benefits and advantages of our movement.

EDUCATIONAL WORK.

Over the conference district this has been actively engaged in, commensurate with opportunity by those willing to take part in the work. Early in the autumn the auxiliary committee arranged with the guilds that their syllabus of the work for the session would provide open dates for visitations. Addresses have, therefore, been delivered and papers read which we believe to have been productive of much good; in many cases requests for a second visit having been reluctantly refused.

A class for the training of managers was successfully formed at Dunfermline, under Mr. Marr, manager, Cowdenbeath, and good results are anticipated. Kirkcaldy, as a centre, also showed much activity, a class for the training of public speakers being formed and conducted by Mr. James Pye, Kirkcaldy. The regular attendance and interest shown in such a class has been very encouraging. An effort also to form classes for the teaching of co-operation and co-operative book-keeping led to such a response that in another year both proposals will, it is hoped, be accepted and taken up here. Dunfermline, Lochgelly, and Methil have had classes in book-keeping. Ambulance class work for both sexes has also been engaged in by a number of our societies.

At Burntisland and Kirkcaldy juvenile choirs have been successfully conducted during the year, the public rendering of their work having given much pleasure and enjoyment to their respective communities, and brought under public notice the influence and work of these societies to many who otherwise would not be reached.

A lecture under the auspices of the Central Committee was delivered by Miss MacMillan at Dunfermline, awakening considerable interest amongst the societies in the western part of the district. A number of societies also engaged in courses of lectures to their members, and which proved a useful means of propaganda.

The evidence of the past session has proved an awakening to educational needs and a wide field for effort, which we think can only be met by a fuller latitude being given to the auxiliary committee or put into the hands of the conference executive, or of a sub-committee appointed by them.

OVERLAPPING.

During the year, at the request of the Scottish Section, several groups of societies have been arranged and joint meetings convened of the committees to consider this question, with the view of coming to some amicable arrangement to avoid the competition such a state of matters fosters between societies. While nothing definite has been come to, we are pleased to note that these meetings have all been exceedingly harmonious, giving evidence of an

improved fraternal spirit between the committees of management, and which we trust to see reflected amongst the members when proposals are laid before them to meet the evil so prevalent in our district.

NEW BUILDINGS.

During the year several societies have opened new premises and others have reconstructed and carried out additions and alterations to meet the increasing requirements of their trade. The future educational work and propaganda opportunities of these societies has not been overlooked, as hall accommodation has been a feature in not a few of the extensions that have been carried out. It is also worthy of note, in connection with these improvements, that our smaller societies are engaged as well as those having large membership and a great command of capital. The following are on record :— East Wemyss, Dunfermline, Lochgelly, Pathhead and Sinclairtown, Cupar, Auchtermuchty, and Kinross and Vicinity.

WINDOW-DRESSING COMPETITION.

A very successful and interesting competition was arranged and took place during the autumn, ten societies or branches entering. The directors of the Scottish Co-operative Wholesale Society generously gave a silver cup as first prize. Result :—Leven Reform Society, 1st; Buckhaven, 2nd; and Lochgelly, 3rd. The judges (Messrs. Anderson and Blackwood, of the Scottish Co-operative Wholesale Society) reported very highly of the improvement such a competition made on the premises of all the societies taking part in it, and, in their experience, a marked improvement had taken place amongst our societies in recent years in the display made of co-operative productions, both in the shops and windows. We hope future competitions will have the approval and generous support of our societies, and thereby give encouragement to the employes in their efforts to extend the sales of our own productions.

OBITUARY.

During the past year, with the rest of the movement, we have had to bear the loss of many active and widely known workers. As a district we have been called upon to note with deep regret the passing away of one who for years took a large and active part in the work of this association, Mr. Robertson Wright, Cupar, having passed away during the year. While we regret his removal from us, he has left behind him an influence only for good on all who had the privilege of being associated with him. His enthusiasm and his optimism in the work was ever conspicuous and very helpful, and he ever retained the fullest confidence and the deepest respect of his colleagues and all amongst whom he laboured.

QUARTERLY MEETINGS.

As in previous years, arrangements had been made for the usual quarterly meetings of the representatives of societies for the discussion of subjects interesting and helpful to those actively engaged in the work of the movement, and we are pleased to note a wider and extended interest in these

meetings amongst the members of the societies under whose auspices they were held.

Our first meeting was held in February under the auspices of the Kelty Society. The usual routine business of the association having been carried out, Mr. Balfour (executive) took the chair to allow Mr. McConnell (president) to open a discussion on the question of "Loyalty of our Distributive Societies to the Scottish Co-operative Wholesale Society," which he performed in a very able and interesting manner, and was followed by a number of delegates taking part in the discussion.

Our second meeting was held at Cowdenbeath, the society extending a cordial and warm welcome to those attending. The chairman of the conference, in acknowledging the welcome given the delegates, complimented the society on the influence its members were exercising on the educational authorities, as seen by their providing a class in their evening continuation schools on the "Duties of Citizenship." "The Evils of High Dividends" was the subject for discussion, which was introduced by Mr. D. Hunter (executive), who read the paper on the question. After a short discussion, and Mr. Hunter having been thanked for his paper, the secretary's annual report and statistical statement was considered and commented upon; also treasurers' cash statement for the year. Mr. George Spalding (treasurer) was complimented by the chairman on his appointment as a Justice of the Peace for the county.

Our third meeting was held in the Music Hall, Burntisland, in the month of August. The season of the year brought out a large attendance, the delegates having the opportunity of combining their business with the enjoyment of a visit to this healthy seaside resort. The subject for discussion was also of a more than ordinary kind. Mr. A. S. Huggan (Scottish Co-operative Wholesale Society) read a paper on "The Rise of the Multiple Shop: Its Methods and Effect upon Retail and Wholesale Co-operation and what Co-operation should do to meet it." Mr. Huggan's reading of the paper left nothing to be desired, and brought out a very interesting and educational discussion, and Mr. Huggan was warmly thanked at the close.

DELEGATE'S REPORT TO ANNUAL CONGRESS.

Mr. Robert White (Leven) briefly acknowledged the privilege given him of attending this important gathering as their representative.

The fourth meeting was held, on the invitation of the East Wemyss Society, in the month of November, in that old and interesting seaside town. The chairman of the society extended, in the name of his committee, a cordial welcome to those attending. The president, in opening the proceedings, had the sorrowful duty to intimate the death of the late treasurer of the conference, Mr. Robertson Wright, of Cupar, and moved that a letter of condolence be sent to his wife and family, in the name of the conference. The delegates rose in their places to mark their approval of this and to show their respect to the memory of their late colleague. The subject for discussion was "The Collective Life Assurance Scheme of the Co-operative Insurance Society,"

which was ably introduced by Mr. J. H. Forsyth, director of the society. A resolution was moved and agreed to recommending the adoption of the scheme by the societies. A deputation was present from the Scottish Co-operative Laundry Association submitting a report of their work and soliciting to be favoured by the societies in our district with any trade they had in that line.

In addition to the foregoing quarterly meetings ten meetings of your executive have been held to make arrangements for meetings and to confer with societies requesting our help and advice on matters of interest to them. Two joint conferences of meetings of committees of a few of our societies have also been arranged and held, at which the subject of "Overlapping" was fully considered.

We cannot close our report at this time without noting with interest the work of the women's guild in our district, and we are pleased to see our societies taking their share of helping Section 5 in their work by invitations for their meetings being held under their auspices and otherwise encouraging them.

We have again the very pleasant duty to thank all the societies that have helped us in our meetings by their hospitality to those attending, and especially we have to tender our thanks to the officials of those societies under whose auspices we have met for their uniform kindness and ready help given in making the necessary arrangements.

The following is the financial statement for the year 1911:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
Subscriptions—					By Committee's Fees		16	8	10
To Anstruther Society		0	3	6	" Delegates'		5	8	0
" Auchtermuchty Society		0	18	5	" Railway Fares		12	12	0
" Buckhaven Society		3	10	10	" Postage and Commission		5	0	2
" Burntisland Society		1	5	0	" Carriage		0	8	0
" Coalton of Wemyss Society		0	10	5	" Hires		1	2	6
" Co-operative Insurance Society		1	0	0	" Congress Delegate		6	0	0
" Co-operative Defence Association		0	10	0	" Convalescent Homes		1	8	0
" Cowdenbeath Society		3	3	6	" Central Educational Committee		3	0	0
" Cupar Society		0	13	4	" Co-op. Defence Association		2	0	0
" Dunfermline Society		5	15	6	" Co-op. International Alliance		2	0	0
" Dysart Society		2	10	2	" Window Dressing Competition		1	10	0
" East Wemyss Society		1	1	7	" Printing		7	7	9
" Gallatown Society		1	0	10	" Co-op. Veterans' Association		1	0	0
" Guardbridge Society		1	2	6	" Secretary's Salary		3	0	0
" Kelty Society		3	17	1	" Treasurer's		1	0	0
" Kettle Society		0	9	9	" Cash on Deposit		£30	0	0
" Kettle Baking Society		1	2	1	" Cash in hand		7	3	0
" Kingseat Society		0	7	9					
" Kinross and Vicinity Society		0	11	9					
" Lassodie Society		0	9	0					
" Leslie Society		0	10	6					
" Leslie and District Society		2	2	6					
" Leven Reform Society		3	8	9					
" Lochgelly Society		6	0	0					
" Markinch Society		3	5	0					
" Methil Society		1	13	4					
" Newburgh and District Society		0	7	6					
" Newspaper Society		0	10	6					
" Paisley Manufacturing Society		0	10	0					
" Pathhead & Sinclairtown Society		5	0	0					
" Scottish Co-operator		0	10	0					
" Scottish Wholesale Society		5	0	0					
" Scottish Section		3	0	0					
Carried forward		62	1	1	Carried forward		106	3	3

	£	s.	d.
<i>Brought forward</i>	62	1	1
To Scottish Women's Guild	0	2	6
„ St. Andrew's Society	0	12	9
„ Townhill Industrial Society	1	4	7
„ United Baking Society	2	0	0
„ West Wemyss Society	0	8	4
„ Advertising—			
Co-operative Insurance Society	1	0	0
Paisley Manufacturing Society	1	0	0
St. Cuthbert's Association	2	0	0
United Baking Society	1	17	6
„ Interest	0	9	9
„ Cash commencing the year.....	33	6	9
	£106	3	3

	£	s.	d.
<i>Brought forward</i>	106	3	3
Audited—			
DAVID PEEBLES.			
	£106	3	3

JOHN PATTERSON, Secretary.

NO. 7. — FORFARSHIRE, PERTHSHIRE, AND ABERDEENSHIRE.

Executive Committee.

Mr G. J. Mathews (president), Perth.	Mr. James Couttie, Kirriemuir.
„ Alfred O'Neil (secretary), Brechin.	„ William Wright, Auchterarder.
„ John Muir (treasurer), Dundee.	„ Alex. Joss, Arbroath.
„ George Napier (statistical secretary), Brechin.	„ Alex. Farrell, Perth.
„ John Barrowman (auditor), Dundee.	„ Thomas Honeyman, Blairgowrie.
„ David Small (auditor), Dundee.	„ Alex. Blyth, Dundee.

Much attention has been focussed on our district during the past year as a result of our policy and activities, the most important of which we shall endeavour briefly to review.

The following table shows at a glance the subjects, &c., which chiefly engaged our attention at the conferences :—

Date.	Place.	Subject.	Author and Reader.
1911. April.	Dundee	“The Wholesale and its Relation to Retail Societies.”	Mr. James Munro, Leith.
July.	Crieff	“Impressions of Bradford Congress.”	Mr. G. J. Matthews, Perth.
October.	Monifieth	“The Educational Programme of the Co-operative Union.”	Mr. W. R. Rae, Sunderland.
1912. January.	Kirriemuir....	“Some Aspects of Co-operation”.....	Mr. Wm. Wright, Propaganda Agent, S.C.W.S.

The average attendance of delegates continues to increase. While all the meetings produced a healthy interchange of opinion on the current and pressing questions of the co-operative day, it will not be invidious to single out the Monifieth conference as worthy of special mention. All our arrangements were complete for considering there the subject of “Co-operation and

Education in relation to our District," but fortunate circumstances allowed us to have the benefit of the presence of the leading educational authority in the movement—Mr. W. R. Rae. The subject, in his hands, embraced a wider scope, and we feel assured that his convincing and eloquent address will cause the question of co-operative education in all its phases to receive attention amongst us commensurate with its great importance.

SCOTTISH NATIONAL CONFERENCE.

The twelfth annual Scottish National Conference was held under our auspices at Perth in April, when there was a record attendance of delegates from all over Scotland. The central feature was an arresting paper on "The Rise of the Multiple Shop: Its method of business, its effect upon co-operators, and how to meet its competition," by Mr. A. S. Huggan (grocery buyer, Scottish Co-operative Wholesale Society). The expense of entertaining the 400 delegates was entirely met by the kind contributions of the district societies to a reception fund, and we were able to carry through every arrangement satisfactorily and have a balance remaining.

EDUCATION.

Coincident with Mr. Rae's visit we formed ourselves as an auxiliary to the Scottish Central Committee on Education, and our first act was to urge the boards of management of societies in membership to try and provide facilities for the educational development of their employes. In private enterprises similar to our own both the theoretical and practical training of the workers is systematically organised and encouraged, with the result that their diligence, intelligence, and efficiency, make their services profitable to their employers.

At the same time, those who take a lead in the management of societies owe a duty to the general body of members and their families, to see that they understand the reason and necessity for loyal membership, and are informed of the various developments of the movement. Some of the larger societies provide abundant facilities of this kind, but the small and outlying societies cannot be expected to be able to do the same, and we have been able, through the Central Committee on Education, to help the latter class more than we were able, however willing, to do previously. Mr. Wm. Wright (propaganda agent of the Scottish Co-operative Wholesale Society) delivered lectures, illustrated by limelight views, at Arbroath, Carnoustie, and Auchterarder, on the subject of "Co-operative Principles and Production." The meetings were most encouraging, and we are presently arranging another visit of Mr. Wright to the district.

The interesting of children also in co-operation cannot be ignored with impunity. This is a field eminently adapted for the energies of the Women's Guild, and we urged all the (too few) local branches to devote more systematic attention to it.

Some individual societies deserve special commendation for increased educational activity last year. The City of Dundee Society's four-page *City*

Banner, after a few months, was trebled in size and effectiveness, and no doubt it contributed to the marked commercial progress of that society during the year.

Dundee Coal Association, for the first time, held several propaganda and social meetings in different parts of the city, with good results in augmentation of members and sales. Aberdeen Northern continues to devote special attention to the employés' education, which goes far to explain that company's commanding position. We trust these examples, along with City of Perth and Brechin Equitable, and Mr. Wright's influence, where he has lectured, will encourage other societies to become more decidedly educative and propagandist bodies also.

EXPANSION.

Kirriemuir Equitable Society has opened a drapery and allied departments.

City of Dundee has now four butchery shops in Dundee and Lochee, and has just opened a grocery branch in Broughty Ferry.

Brechin Equitable Society has discarded its horse vans in favour of a motor vehicle for country trade.

Mr. Wright is busy, at the time of writing, forming a society for Bervie and district, in which work we have been able to be of assistance.

We wish all these new undertakings much success.

Arbroath High Street Society, despite some petty local calumniators, is forging ahead, while the Equitable is also steadily expanding.

Prosperity, as usual, is most marked in those societies which are affiliated with our association and the other educational and productive federations, as examination of the statistical tables will show.

IS IT BOYCOTT?

An interesting point is presently at issue between the Arbroath Friendly Coal Society and the Harbour Trustees. The Harbour Trustees having granted preferential treatment to a private trader compared with the Friendly Coal Society, and apparently *ultra vires*, the directors of the Coal Society brought the matter under notice of the Board of Trade, who agree with them that the inequality of treatment is at variance with the authority given by the Government's Harbour Order. The Harbour Trustees still refuse to give way, but the matter is not to be allowed to rest there.

OVERLAPPING.

Overtures were made, along with the Scottish Section, to all the societies in the district whose operations overlap those of others, with a view to discussing with them the best means of remedying the evil. A considerable number of replies were received, which proved how great are the difficulties in the way of achieving amalgamations. A meeting was held with the two Carnoustie committees, who were both agreed on the principle of union, but no further progress can yet be recorded in that direction.

NEW MEMBERS.

Auchterarder Feus Society was visited by a deputation, who placed before it the aims and claims of our association, with the result that at the last conference we had the satisfaction of welcoming and admitting the Feus to membership. The Scottish National Defence Association became affiliated also during the year.

PRESENTATION.

Mr. Joseph M'Culloch, our late treasurer, was made the recipient, at the Crieff conference, of parting gifts in the form of a full calf bound copy of Maxwell's "History of Co-operation in Scotland," and two volumes of Holyoake's "History of Co-operation."

PETERHEAD RELIEF FUND.

The total amounted to £135. 6s. 3d., of which £133. 10s. 11d. was distributed, after careful consideration of each case, among deserving shareholders of the late society, and £1. 15s. 4d. in expenses. The recipients returned thanks, and we would again thank all who so generously subscribed.

OBITUARY.

Death's impartial foot has stepped across the thresholds of several during the past year who have rendered much service to the movement in this district during their lives. One or two deserve to be remembered. One of the founders of our association, and its first president (Mr. David Todd), died at Brechin, where he was an ardent temperance and political worker, as well as a staunch co-operator to the end. The growth and usefulness of our association were naturally a constant source of pride to him. Mr. Todd, at the start of the Conference Association, thirty-three years ago, was also president of the Dundee Eastern Society.

Ex-Bailie John Williamson (Crieff), James Leitch (president, Arbroath High Street Society), and James F. Wyness (director, Aberdeen Northern Company) all rendered good service on our council of management at one time or other, in addition to their connection with their local societies. We shall not forget their shrewd and kindly ways.

Mr. Robert Nesbit, one of the Scottish Co-operative Wholesale Society directors, also passed away. He was only a few years in office, but previously held important posts on the committee of Scotland's largest retail society. He welcomed the delegates in a most happy way at our annual meeting in the Scottish Co-operative Wholesale Society's Dundee Warehouse a year ago.

Aberdeen Northern Company lost two of their directors during the year, viz., Messrs. Alex. Gordon and James Bisset.

THANKS.

We are grateful for many expressions of sympathy and appreciation of our efforts to help societies in furthering co-operation in the district. Our labours are made easy and pleasurable to us by the kind way every society

and individual with whom we have to deal helps us, and we beg sincerely to thank them all.

TO NON-MEMBERS OF THE ASSOCIATION.

We would again earnestly appeal to societies in this district not affiliated with our association to join our ranks, and combine with those who hold the same fundamental faith, to work it out as one co-operative brotherhood, and so reinforce the world-wide fraternal upward movement of democracy and humanity.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance from 1910	10	5	9	By Railway Fares	14	7	1
„ Investment—Co-operative Conva- lescent Homes.....	1	0	0	„ Lost Time	5	17	0
„ Subscriptions—				„ Allowances.....	6	19	1
Aberdeen Northern Company..	7	7	0	„ Council Meetings—Tea	2	0	0
Arbroath Equitable	2	0	0	„ Postage, Carriage, Bank Com- mission	3	6	2½
„ High Street	4	0	0	„ Printing, Stationery, &c.	11	17	7
„ Friendly Coal	1	1	0	„ Delegate to Bradford Congress ..	5	15	10
Anchterarder Baking	0	15	0	„ Conference Purveys	6	14	2
„ Provident	0	7	6	„ Presentation to Mr. McCulloch ..	0	12	6
Blairgowrie	0	12	6	„ Subscriptions—			
Brecbin Equitable	5	0	0	Peterhead Relief Fund	2	2	0
Carnoustie Association	2	1	8	Central Committee on Educa- tion	3	0	0
„ Equitable	1	1	0	Co-operative Defence Associa- tion.....	1	1	0
Crieff	0	8	10½	Co-operative Convalescent Homes.....	1	3	0
City of Dundee	3	19	7	„ Salaries—			
Dundee Coal Supply.....	2	0	0	Secretary	2	0	0
Kirriemuir	2	9	8	Statistical Secretary	1	0	0
Monifieth Coal	0	5	6	Treasurer	1	0	0
Muthill	0	5	0	„ Balance—			
City of Perth	10	0	0	Cash in Bank	5	1	3
Perth Coal Society.....	2	10	0	Cash on hand	4	1	6
Co-operative Defence Associa- tion	0	10	0	„ Investment—Co-operative Conva- lescent Homes.....	1	0	0
Co-op. Insurance Society ..	1	0	0				
Co-op. Newspaper Society ..	0	10	6				
Co-operative Union	3	0	0				
Paisley Manufacturing Society	0	10	0				
Scottish Co-operative Whole- sale Society	5	0	0				
Scottish Co-operative Women's Guild	0	2	6				
Scottish Co-operator Society ..	0	10	0				
United Baking Society.....	2	0	0				
„ Advertising—				Audited—			
Co-operative Insurance Society	0	15	0	JOHN BARROWMAN.			
Paisley Manufacturing Society	1	0	0	DAVID SMALL.			
Scottish Co-operator Society ..	0	13	6				
United Baking Society.....	1	3	6				
„ Balance from Scottish Congress Reception Fund.....	4	2	5				
„ Bank Interest and Dividend	0	10	9				
	£78	18	2½		£78	18	2½

ALFRED O'NEIL, Secretary.

NO. 8.—GLASGOW AND SUBURBS.

Executive Committee.

Mr. James Lucas, M.A. (president), Shettleston.	Mr. Robert Rae, St. George, Glasgow.
„ Walter Weir (secretary), Cowlairst, Glasgow.	„ James Parlane, Vale of Leven.
„ Allan M'Pherson (treas.), Eastern, Glasgow.	„ William Mason, Dalnuuir.
„ A.R. Chaddock (statistical secretary), Kinning Park, Glasgow.	Mrs. Murie, Kinning Park, Glasgow.
„ Wm. Anderson (auditor), Eastern, Glasgow.	Mr. Robert Fraser, Eastern, Glasgow.
	„ Alex. Strang, Cowlairst, Glasgow.
	„ John Richardson, Dumbarton.
	„ John M. Biggar, Milngavie.
	„ James Russell, St. Rollox, Glasgow.

The time has again come when the annual report of our work is due, and we have now pleasure in submitting the same for your consideration, together with balance sheet for 1911.

Trade for the year has been fairly good and much better than that of 1910. It has been somewhat disturbed, however, by numerous trade disputes, which serve to indicate that the workers are keenly alive to the fact that they are receiving less than their share of the wealth which they are instrumental in producing. One satisfactory feature falls to be recorded, viz., that the chief trade in our area, that of engineering, has obtained a three years' working agreement with the employers at a rate of wages not hitherto paid in the trade. The cost of living and the high price of goods during the year has nullified to a great degree any advances of wages obtained by the workers, and the keen competition from multiple-shop firms and other sources has, we fear, somewhat hindered the growth of the co-operative movement in our district. The expansion is not so great as we expected, considering the greater number of people employed, and we have yet some way to go ere we reach the high-water mark of our aspirations. No amount of platform oratory or propaganda work will, in themselves, advance co-operation. While idealism must be held aloft and theory expounded, it is the member who is passing his money over the counter in exchange for goods, produced under fair conditions, who is advancing the movement, for the extension of which our association is one of the agencies at work. We would, therefore, urge upon you the imperative necessity of keeping before your members, by every means in your power, the claims of co-operation in the supplying of their everyday wants, thereby contributing to their own material benefit and advancing the interests of distributive, productive, and international co-operation.

AMALGAMATION.

We have been represented on a joint committee for the purpose of promoting amalgamation among the societies in Glasgow. After correspondence and negotiation, it was ascertained that St. George, Glasgow Eastern, and St. Rollox societies were prepared to consider favourably the scheme, and an attempt was accordingly made to carry it a stage further. Upon the societies

again considering the question, St. George and Glasgow Eastern withdrew their support, whereupon the joint committee was disbanded, and this important subject is at present in abeyance.

OVERLAPPING.

This is an evil which is becoming intensified in the conference area as vacant ground is being built up, towns and villages joining each other. Removal of members from one society's territory to another is therefore made easier, and so we find the services of each society crossing and recrossing. It was suggested many years ago by this association that if some system of transfer of capital were made permissible by rule, much of this overlapping would be obviated. We again ask you to give this question your serious consideration.

CO-OPERATIVE HOLIDAY ASSOCIATION.

This body, which was in process of formation at the issue of the last report, is now a well organised body, with registered rules and an elective committee of management. It has carried out its first season with a fair measure of success, and is hopeful, with the continued support from societies, of making this enterprise the means of providing cheap and healthful recreation for its patrons. Your council, by your instructions, have taken twenty £1 shares in this association, and we are therefore much interested in its ultimate success.

REPRESENTATION ON INFIRMARY BOARDS.

Several meetings have been held and much correspondence has taken place on this question, but little headway has, we fear, been made. This matter was unanimously remitted to the council at the conference in November, 1910, but in the interval much apathy has been shown by a number of the societies. We made application for the recognition of our scheme to the board of the Royal Infirmary, who, in turn, remitted it to a joint committee of the three city infirmaries, whose reply we still await, and there the matter rests.

CREDIT TRADING.

We issued a circular to societies asking certain information regarding their methods of working and controlling credit given to their members. The response to the queries was not so full as we would have liked, but sufficient indication was given to enable our sub-committee to frame a report. This was submitted to the delegates at the November conference, and was considered a subject of such importance as warranted a special conference for its discussion, which will be held early in 1912.

WINDOW-DRESSING COMPETITION.

We regret to report an almost total failure of the competition this year, owing to reasons which we, at the moment, are unable to account for. Entry forms were sent out to all societies which were eligible, but St. George was the only one which made entries in the first division, and Milngavie in the

second division. We held a special council meeting to consider the exceptional position, at which we agreed not to break faith with the societies that entered, and so the competition was carried through. The results of the former competitions are abundantly reflected in the improved appearance of the windows in many co-operative societies, and we think it would be a mistake to abandon them, seeing we have the two valuable trophies to compete for. If anything is wrong with the conditions or organisation societies should speak out, and to this end your council has agreed to call a meeting of delegates from committees, managers, and salesmen, when the whole matter can be discussed and something done again to make the competition popular.

EDUCATIONAL.

The council have been considering our relation to the Scottish Central Committee on Education, and have agreed to call a special meeting of representatives from educational committees in our district to consider this question. Educational committees, where they exist, have been carrying out their work with little change in their programmes of former years. Their efforts have been ably supported by the exertions of the Women's Guild, which goes on increasing in numbers and usefulness. We would recommend to societies who have not yet appointed educational committees or formed women's guilds to do so, as the necessity for all educational agencies never was more clamant.

EXTENSION OF PREMISES.

Some societies have during the year been making provision to cope with increased trade, and the following fall to be noted :—Kinning Park has opened the following new branches, viz. :—Fish, fruit, fleshing, dairy, and boot. It has also extended its administrative buildings at a cost of £11,000. Cowlairs has added a fish department, extended its creamery at a cost of £405, and made alterations in central premises costing £1,308. Duntocher and Hardgate has started a bakery. Dumbarton has opened a pastry department. United Baking Society has added new building at a cost of £6,065. Drapery and Furnishing Society have completed extensions costing £8,000. The most notable increases in sales which fall to be recorded are as follows :—Clydebank, £21,228; Cowlairs, £20,100; Avonbank, £4,914; and Dalmuir, £4,441.

QUARTERLY MEETINGS.

The February meeting was held at Springburn, under the auspices of the Cowlairs Society, and there were present 270 delegates and visitors. Mr. Cook, the president, welcomed the delegates, submitting a few facts and figures concerning their progress, and invited all to view the new premises which had just been completed. The financial report for 1910 was adopted, and the window-dressing cups were presented to Kinning Park and Milngavie societies. There was no paper at this conference, as Mr. Wilkie, from the Scottish Section, was present to explain the new rules of the Co-operative Union. An interesting and informing discussion followed, but it was agreed that no vote be taken as to whether we support the new rules or not. Council

was authorised to apply for twenty £1 shares in Co-operative Holiday Association. Mr. Cadiz submitted an interesting report of the International Congress held at Hamburg. The treasurer and secretary were re-elected, and also the four retiring societies.

The May meeting was held at Calderwood, on the invitation of the Scottish Co-operative Wholesale Society directors. There was an attendance of 430 delegates and visitors. Mr. Robert Stewart, J.P., delivered an interesting address, and gave the delegates a hearty welcome to their own estate. The Veterans' Association was admitted a member, and the Scottish Council for Women's Trades was granted a donation of £2. 2s. Mr. W. Wright (Scottish Co-operative Wholesale Society propaganda agent) read his paper on "Some Aspects of Co-operation." To take advantage of the opportunity for viewing Calderwood Glen and the estate generally, it was deemed advisable to adjourn discussion till next meeting in August. The annual report and statistical statement were discussed at this meeting.

The August meeting was held under the auspices of Avonbank Society, in the Rutherglen Town Hall. Mr. Greig, in welcoming the delegates, gave an interesting review of the history of Avonbank Society: Mr. James Lucas, M.A., was elected president; Mr. A. R. Chaddock, statistical secretary; Mr. William Anderson, auditor; and on the retirement of Mr. M. H. Cadiz, Mr. Walter Weir (Cowlairs) was elected secretary. The five retiring societies were re-elected. The chairman submitted the committee's "Report on Credit Trading." It was agreed that it be printed and a limited number of copies be sent to societies for discussion at next quarterly meeting. The discussion on Mr. Wright's paper was somewhat apathetic, and the opinion was expressed that it was bad business to separate the reading and discussion of a paper by a period of three months. The Scottish National Defence Association was admitted a member.

The November meeting was held in the Y.M.C.A. Hall, Eglinton Toll, Glasgow, on the invitation of Kinning Park Society. Mr. Wm. Law, vice-president, in the absence of the president, assured the 347 delegates and visitors of a hearty welcome, and submitted a number of illustrative statistics showing the progress of the society. The "Report on Credit Trading" was discussed at some length, but was remitted back for the purpose of arranging a special conference on the question. The Scottish National Committee on Old Age Pensions was granted £1. A paper was read by Mr. William Law (Kinning Park Society) entitled "A Practical Method of Developing Co-operative Production." He advocated many lines along which production could be extended, and there was a fairly good discussion, chiefly favourable to the principles and methods enunciated by the reader of the paper.

THANKS.

We again take this opportunity of expressing our gratitude to societies for the facilities and hospitality extended towards our association during 1911, and we confidently look forward to a continuance of the harmonious relations existing between the members of the association and their council.

The following is the financial statement for the year 1911 :—

Receipts.			Expenditure		
	£	s. d.		£	s. d.
To Balance brought forward	86	8 4	By Postage	3	16 3
„ Subscriptions from—			„ Lost Time	4	5 6
Aberfoyle	0	3 4	„ Committee Allowance	25	4 2
Annesland	0	15 4	„ Travelling Expenses	25	5 3
Avonbank	2	7 0	„ Printing and Stationery	24	18 4
A.U.C.E.—Scottish District	1	0 0	„ Secretary's Salary	8	0 0
Blairdardie	0	2 5	„ Treasurer's	2	0 0
Cadder	0	12 10	„ Statistical Secretary's Salary and		
Cambuslang	2	7 0	Expenses	3	18 6
Clydebank	8	1 10	„ Auditor's Salary and Expenses	1	4 5
Dalnair	1	0 8	„ Speakers' Expenses at Confer-		
Dumbarton Equitable	4	16 2	ences	1	15 0
Duntocher and Hardgate	0	8 10	„ Subscription to—		
Drapery and Furnishing	2	0 0	Co-op. Convalescent Homes		
Gilbertfield	0	18 3	Maintenance Fund	1	3 0
Glasgow—Cowairs	12	1 8	National Committee of		
„ Eastern	12	16 10	Organised Labour for Old		
„ Kinning Park	26	9 0	Age Pensions	1	1 0
„ London Road	3	9 0	Peterhead Society (in Liquidation)		
„ St. Rollox	8	17 2	Appeal Fund	2	0 0
„ St. George	22	8 7	Scottish Co-operative Central		
Hallside	0	6 6	Committee on Education	6	0 0
Insurance Society, Manchester	1	0 0	Scottish Co-op. Ambulance		
Kirkintilloch Equitable	2	11 6	Centre	1	1 0
Lennoxtown	0	12 2	Scottish Co-operative Veterans'		
Milngavie	0	15 2	Association Ltd.	1	10 0
Newton	0	8 6	Scottish National Co-operative		
Newspaper Society, Man-			Defence Association	2	2 0
chester	0	10 6	Scottish Council for Women's		
Paisley Manufacturing	0	10 0	Trades	2	2 0
Shettleston	7	10 10	„ Delegate's Fee—British National		
Stonefield Independent	0	13 0	Peace Council	0	2 6
Scottish Wholesale	5	0 0	„ Delegate to Congress	6	5 0
Scottish Laundry Association	0	10 0	„ Window-Dressing Competition		
„ Section, Co-op. Union	3	0 0	Expenses	6	11 0
„ Women's Guild	0	2 6	„ Expenses, Inaugural Meeting		
„ National Defence			Scottish Co-operative Holiday		
Association	0	10 0	Association Ltd.	1	18 9
Scottish Co-operator Newspaper	0	10 0	„ Copies Co-operative News	3	6 10
S.C.W.S. Employés' Share-			„ Rent of Boardroom	2	12 6
holding Association	0	10 0	„ Income Tax Assessed on U.C.B.S.		
Tollcross	1	16 7	Interest	0	2 4
Uddingston	3	19 1	„ Share in Scottish Co-operator		
United Baking	2	0 0	Newspaper Society	1	0 0
U.C.B.S. Employés' Bonus			„ Share in Co-op. Convalescent		
Investment Society	0	10 0	Homes Ltd.	1	0 0
Vale of Leven	6	2 8	„ Share in Co-operative Veterans'		
Veterans' Association	0	10 0	Association	1	0 0
„ Advertisements in Agenda	5	0 0	„ 20 Shares in Scottish Co-operative		
„ Interest from Bank	1	10 4	Holiday Association Ltd.	20	0 0
			„ Cash with U.C.B.S.	69	12 4
			„ Cash on hand	10	15 11

Audited—

WM. ANDERSON.

£243 13 7

£243 13 7

WALTER WEIR, Secretary.

No. 9.—RENFREWSHIRE.

Executive Committee.

Mr. John Dewar (president), Cathcart.	Mr. John Armour, Paisley Provident.
„ John Muir (treasurer), Elderslie.	„ James Sanachan, Howwood.
„ William Ritchie (secretary), Paisley.	„ John Ritchie, Underwood Coal
„ John Paton (statistical secretary), Paisley.	Society.
„ Alexander Fraser (auditor) Paisley.	, George Blair, Hurlet and Nitshill.

In again submitting our annual report and statistical statement, we have to offer congratulations on the success which has attended co-operative effort in this district, and throughout Scotland, societies everywhere growing in membership and trade.

For the sake of comparison we show the four principal items of statistical return, also those of the previous year :—

	Members.	Capital. £	Sales. £	Profit. £
1911	28,343	515,887	996,072	135,230
1910	27,383	483,593	941,835	118,901
Increase	1010	32,294	54,237	16,329

During the year one special and four ordinary meetings were held. The attendance at all the meetings was gratifying, and the subjects submitted for consideration were all suitable for a co-operative gathering, and were discussed in an appreciative manner.

The first, or annual, meeting was held at Johnstone. The treasure's cash statement was submitted and adopted. It showed that the reduction of annual levy to $\frac{1}{2}$ d. per member had not affected the finance of the association adversely. Mr. Paton was re-elected statistical secretary, and Mr. Muir treasurer. The proposed amendments to the rules of the Co-operative Union were explained by Mr. Deans, and met with the delegates' approval. Councillor A. M. Welsh (Glasgow) read a paper on "Half-yearly Stock-taking," contending that they were more economical than the present methods, and were for the best interests of members, societies, and the movement. The committee's recommendation "That 10 shares be taken up in the proposed Holiday Association," be agreed to.

The second meeting took place at Barrhead, on the invitation of Barrhead Society, and marked the beginning of a successful series of jubilee celebrations. Mr. Dewar, in opening the proceedings, referred to the death of Mr. John Arthur, for many years a director of the Scottish Co-operative Wholesale Society, and their representative at all our gatherings; also that of Mr. M'Whirter (Barrhead), one of that society's "old brigade," and a hard worker for the movement. He congratulated Barrhead Society on its year of jubilee, and trusted that they would always go forward.

The annual report and statistical statement were considered. The figures were very interesting, showing, after a comparison of the "census" figures

for Renfrewshire, and the co-operative figures for the county, and taking each member as representing five persons, that about 45 per cent of the population of the county were connected with co-operative societies. The Scottish Co-operative Veterans' Association was admitted to membership.

Mr. A. B. Weir read a paper on "The Future of Co-operation," which was listened to attentively and subjected to considerable criticism at its close.

A special conference was held during June, the business being to consider the appointment of a district educational committee for Renfrewshire, to act as an auxiliary to the Scottish Central Committee on Education. The meeting was held in Paisley, under the auspices of the Paisley Co-operative Manufacturing Society. After cordially welcoming the delegates, Mr. Paton read Mr. Coventry's paper on "Co-operative Education: National and Local." After considerable discussion it was agreed to approve of the formation of an auxiliary committee and leave the appointments to first quarterly meeting.

The August meeting took place at Bridge of Weir. In his opening remarks, the president made reference to the Co-operative Camp at Rothesay, which had met with an encouraging amount of success. He urged societies, already members, to increase their holding, and those not connected, to become members.

Mr. John Dewar (Cathcart) was re-elected president for next twelve months, and Mr. William Ritchie (Paisley), secretary, for a similar period. For the elective seat on committee, Paisley Provident Society was appointed. Appointments were also made for auxiliary committee on education. The National Co-operative Defence Association was admitted to membership.

Mr. Dewar read a paper on "National Insurance," which was almost entirely an explanation of the various clauses of the measure then before Parliament. He was of opinion that the best thanks of every worker was due to the man who had framed the Act and brought the matter within the range of practical politics. It had been called an Act, but he considered it the nearest approach to a revolution that had ever been attempted by the House of Commons. It was not perfect, it contained a few imperfections, but not more than might be expected in any proposal that was so entirely new and far reaching.

The winter meeting took place at Paisley, under the auspices of the Paisley societies. The gathering took place in the Provident Society's Hall, and the president of the Paisley Co-operative Manufacturing Society gave a cordial welcome to delegates and visitors. Mr. Alex. M. Fraser was appointed auditor, and Mr. James Wilkie was nominated for re-election to Scottish Section Co-operative Union. The Bonus Investment Society of the United Co-operative Baking Society was admitted to membership, and the committee's recommendation that ten additional shares be taken in Co-operative Holiday Association was approved of.

Mr. John M'Lean, M.A., read a paper on "The Rise in Price of Food Stuffs, and Co-operation," which was a thoughtful and eloquent production. He traced the social and economic changes which are taking place amongst

the nations, and declared he was in favour of a national society, with the abolition of interest and dividend, as the best basic conditions for the coming struggle with the trusts. He had no fear of the future; democracy is coming into its own; the age of the common people is at hand; "brotherhood" is no longer a meaningless term, it represents a great and growing force in the land.

We have to thank those societies in our area which celebrated their fiftieth year, for their kindly invitations to share in their rejoicing, and are glad to note that our suggestion in last year's report that thanksgiving offerings might take the form of donations to the Co-operative Homes Association has been acted upon.

We are glad to state that the Ninth International Co-operative Congress will meet at Glasgow in 1913. We believe that you will take much interest in its proceedings, and that you will deem it a duty as well as a privilege to contribute to its funds.

The bond of union between the executive and societies is still complete. Our services are at the call of any society requiring them, and we again return thanks for the hospitality shown us during the year.

The following is the financial statement for the year 1911:—

Receipts.			Expenditure.		
	£	s. d.		£	s. d.
To Balance brought forward	135	17 4½	By Cash—Committee, Travelling....	16	2 6
" Cash—Scottish Section of Co-			" " " Meetings	10	2 0
operative Union	3	0 0	" " " Delegations	7	2 0
" " Hurlet and Nitshill	0	10 2	" " " Time Allow'nce	1	5 0
" " Paisley Equitable	3	5 11	" " Secretary's Postage and		
" " Paisley Provident	16	11 0	Carriage	4	5 10
" " Kilbarchan	1	1 0	" " Statistical Secretary	3	0 0
" " Lochwinnoch	0	9 8	" " " Postage	0	1 8
" " Thornliebank	1	1 6	" " Paisley Workshop for Blind	1	0 0
" " Howwood	0	5 5	" " Congress Delegate	6	6 0
" " Barrhead	6	7 0	" " Co-operative Union	0	10 0
" " Port Glasgow Provident....	2	16 3	" " Scottish Central Com-		
" " Newton Mearns	0	8 4	mittee on Education ..	3	0 0
" " Greenock Central	9	4 4	" " Scottish Council for Wo-		
" " Paisley Manufacturing	7	7 0	men's Trades	2	2 0
" " " (Advt.) ..	1	0 0	" " Reporting Meetings	1	10 0
" " Johnstone	3	0 9	" " Reading Papers	1	10 0
" " Greenock East End	1	1 8	" " Printing	7	15 6
" " Underwood Coal	0	15 6	" " Scottish National Defence		
" " Linwood	0	11 1	Association	1	0 0
" " Renfrew	2	8 2	" " Purvey—Bridge-of-Weir..	9	19 0
" " Bridge of Weir	0	10 5	" " Co-operative Homes	1	3 0
" " Port Glasgow	2	8 0	" " Shares in Co-operative		
" " Scottish Wholesale Society.	5	0 0	Holiday Association	20	0 0
" " Pollokshaws	2	12 9	" " Treasurer's Outlays—		
" " Busby	0	10 5	Postages, &c.	0	7 8
" " Cathcart	1	0 10	" " Veterans' Association	1	0 0
" " Scottish Laundry Assoc. ..	0	10 0	" " Shares in Laundry Assoc. ..	5	0 0
" " Insurance Society	1	0 0	" " Loan in Laundry Assoc.	61	0 10
" " " (Advt.) ..	0	10 0	" " Share in Co-operator News-		
" " Amalgamated Union of Co-			paper	1	0 0
operative Employés	0	10 0	" " Loan in Co-operator News-		
" " Co-operative Veterans'	0	10 0	paper	0	8 8
" " Paisley Co-op. Employés' Sick			" " Share in Veterans' Associa-		
Benefit Society	0	10 0	tion	1	0 0
" " Scottish Women's Guild ..	0	2 6	" " Share in Co-operative Con-		
" " United Co-op. Baking			valescent Homes	1	0 0
Society Employés' Bonus			" " Loan in Johnstone Society ..	58	2 10
Investment Society	0	10 0	" " In hand	0	8 0
Carried forward	213	7 0½	Carried forward	227	2 6

	£	s.	d.
<i>Brought forward</i>	213	7	0½
To Cash—Scottish National Co-op.			
Defence Association	0	10	0
" " Grant from Bridge-of-Weir			
Society towards Expense			
of Conference	2	0	0
" " Co-op. Newspaper Society..	0	10	6
" " United Baking	2	0	0
" " (Advt.)	1	0	0
" " Drapery and Furnishing ..	0	10	0
" " Scottish Co-operator.....	0	10	0
" Interest from Laundry Assoc. ..	2	13	9
" " Scottish Co-operator	0	1	0
" " Johnstone Society..	4	0	2½
	£227	2	6

Brought forward £ 227 2 6

Andited—
ALEXANDER FRASER.

£227 2 6

WILLIAM RITCHIE, Secretary.

NO. 10. - STIRLING, WEST OF FIFE, AND CLACKMANNAN.

Executive Committee.

Mr. J. Dunley (president), Alloa.	Mr. J. Wallace, Newtonshaw.
" G. Wilson (treas.), Bannockburn.	" A. Knox, Menstrie.
" W. M'Isaac (secretary), Tillicoultry.	" R. Mitchell, Coalsnaughton.
" T. Jinks (auditor), Newtonshaw.	" F. Williamson, Alva.

Honorary Members :—Mr. J. Kirk, Dunfermline; Mr. J. Jack, Alva.

In again presenting to you the annual report of our conference association for the year that is past, we have extreme satisfaction in knowing that trade in our district for that period has been, generally speaking, fairly abundant, and, as a consequence, our various societies affiliated have had a large measure of success and prosperity, some of them being able to record unprecedented sales. A state of affairs such as this must be very gratifying and encouraging to those who have the interest and the management of our co-operative societies at heart. The upward tendency and growth of our societies must ultimately have the effect of causing those who are not connected with our movement to consider the advisability of becoming participators in the many advantages obtained by those who are members of such a movement as ours.

As in previous years, a goodly number of our societies have been devoting their attention very earnestly to some form of educational work, during the winter months especially. It is complimentary to realise, as each year passes, that there is a greater tendency on the part of our boards of management, and more inclination on the part of our members, to encourage and appreciate this phase of co-operation; and there is no gainsaying but that such work will duly bring its own reward to the societies that cater for it by having more loyal and sympathetic members and better citizens generally. With the appointing of a district auxiliary committee on education we have been able to form in our midst a most successful class for co-operative book-keeping, from which satisfactory results are expected. With the various lectures and social meetings that have taken place, and those that are arranged for, we

can fairly claim that educational work in connection with our conference district is in a very healthy and flourishing condition.

Our custom of former years to have quarterly conferences has been rigidly carried out, and it is pleasing to note that the attendance at these meetings has been in excess of any previous year, and that an intelligent and enthusiastic interest has been displayed on all the subjects brought before each conference.

Our first meeting was held on the 18th February, under the auspices of Dunfermline Society, when Mr. William Wright, the Scottish Co-operative Wholesale Society propaganda agent, read a very interesting paper on "The Development of our Retail Societies." During the course of the paper the reader gave many valuable suggestions as to how societies might, with advantage, greatly increase their trade. An interesting discussion followed, although, to a great extent, it was of a complimentary nature. Other items considered at this meeting were the annual report, balance sheet, and statistical statement, all of which were approved of without comment. The following elections for next twelve months were also confirmed, viz. :—President, treasurer, and two members of committee. The appointment of an auditor was also made, after which special reference was recorded by the president to the services of Mr. John Campsie, who had always taken a keen interest in the affairs of the association, and had audited the treasurer's books for a quarter of a century, and was now resigning that position owing to the unsatisfactory state of his health.

Our second meeting was held in the Victoria Hall, Dunblane, on the 13th May, where there is situated a society that, for a country locality, is making exceptional progress. At this meeting Mr. A. Young, M.A., Edinburgh, read his paper, entitled "The Influence of Co-operation in the Reorganisation of our Industrial System." Mr. Young delighted those present by the able and energetic manner in which he handled the question. The time at the disposal of the meeting to discuss the subject being very limited, it was agreed to delay same till next conference.

The third quarterly meeting was held on the 2nd September, in the picturesque village of Deanston, on the banks of the river Teith, where it was pleasing to know that the movement, although not expanding, was always holding its place amongst the villagers. The paper read at last conference was the subject again brought forward. Mr. Young having given a graphic and interesting summary of his paper, the subject was open for discussion. The paper was keenly criticised, and although on various points a strong difference of opinion existed, the general feeling was that a splendid ideal had been set before us to propagate as co-operators. The election of secretary and two members of committee for twelve months was confirmed at this meeting.

Our fourth and last meeting was held in the Co-operative Hall, Menstrie, on the 18th November, at which there was a good turnout of delegates and visitors. From the remarks of the chairman of the local society, it was

pleasing to note that the society in Menstrie was in a very healthy condition, and making satisfactory progress for such a limited district. The title of the paper for consideration at this meeting was "The Future Development of Co-operative Production by the Scottish Co-operative Wholesale Society," and was read by Mr. James Deans, who may now be well termed a fighting veteran in the cause of co-operation, and whom our president well depicted as the guiding spirit of co-operation in Scotland. The paper embraced many practical suggestions for the furtherance of co-operative production. Many great industrial and mechanical changes that had taken place since co-operative production was instituted were fully detailed, and methods that would be wise to adopt to suit the changed conditions of present-day commerce were carefully gone into. A very lengthy discussion on the paper ensued, and was taken part in by many of the delegates present. After the discussion, Mr. Deans, in his usual effective and convincing manner, replied to the criticism made on the paper, and it might be here said that the reply to the discussion was as interesting and educative as the paper itself. At this meeting affiliation to the conference was asked by the women's guild of Newtonshaw Society, a request that was unanimously agreed to.

During the year just ended no very important change or development has come before our meetings. Since our last report we have had the privilege and experience of the alteration on our rules in connection with the purveying at our quarterly meetings. From our initial experience the utmost satisfaction has been realised by those attending our conferences and by the respective societies that have had the honour to entertain us. During the year the two societies in Alva have seen it to be to their advantage to amalgamate, and our heartiest congratulations for the success of the united society are sincerely extended.

Eight meetings of the conference committee have been held during the year, at which various items connected with our district and the movement generally have been submitted and considered. For all our conferences the committee have endeavoured to procure subjects that would interest and stimulate those persons attending our quarterly meetings, and in looking back on the last few conferences, we claim to have achieved a fair measure of success, and from outside complimentary reports in connection with our meetings we are assured that our conferences are of a highly educative character, and we trust that such a standard may long be maintained.

Our women's guilds are still proving satisfactory agents in our midst, and it is with pleasure we record the forming of a new branch in our district. Our earnest wish is that it may prove a help to the society under whose auspices it has been formed, and it is also hoped that further additions to the existing number will be forthcoming before another session.

To those societies under whose auspices we have met during the year we tender our warmest thanks for the kindness and hospitality so heartily extended to us, which in no small degree made our meetings more sociable and interesting.

To those societies that have favoured the committee with the use of their boardrooms for meetings of executive we are greatly indebted. To the societies that have presented the executive with complimentary tickets for social meetings or lectures, we return our sincere thanks. To Dunfermline and Alloa societies, in particular, we are extremely thankful, and greatly appreciate the honour and kindness conferred in being privileged to participate in their jubilee celebrations.

We can only wish that the year just begun may have in store an increased measure of prosperity, commercially and otherwise, for all the societies and other organisations affiliated in the association.

The following is the financial statement for the year 1911:—

[illegible]

Audited—
THOMAS JINKS.

WILLIAM M'ISAAC, Secretary.

We continue to receive a steady stream of applications for information and advice in forming new societies, only a small proportion of which, however, come to fruition. The circumstances in London are as peculiar as the schemes are varied, and though it is good to see evidence of enthusiasm and enterprise on co-operative lines, yet bitter experience of the pitfalls of the past make us chary of assisting experiments which have no reasonable promise of success. It may be that in this way we sometimes allow a useful proposal to escape, but in the majority of cases we are satisfied that it is better to use our efforts in linking these applicants to sound and healthy existing schemes than in starting societies which are foredoomed to failure.

The literature of the Union is in fairly constant demand, both by societies and our various auxiliary organisations.

PROPAGANDA, &C.

The following are the principal particulars of the sectional conferences held during the year :—

Date.	Place.	Subject.	Introduced by
1911. April 4	London	The proposed Amendments to the Rules of the Union.	Mr. W. T. Charter.
Nov. 4	London	The National Insurance Bill.	Mr. Clifford Sharp.
1912. Jan. 27	London	The Nationalisation of the Railways.	Mr. Emil Davies.
April 24 ..	London	Co-operators and the Insurance Act.	Mr. H. J. May.

These conferences have all been well attended, and have produced useful and interesting discussions. Mr. Clifford Sharp, in November, gave an able and lucid exposition of the National Insurance Bill from the point of view of a representative of the Prevention of Destitution Committee, and incidentally let in a good deal of light upon the weaknesses of the Bill. His criticisms were scarcely relished by many of the delegates, who had succumbed to the then prevailing notion that the scheme of Mr. Lloyd George was a panacea for all the social evils.

The conference on the "Nationalisation of the Railways" was of educational value. Mr. Emil Davies is an expert on the subject and surprised the delegates, not only with his acute treatment of the questions submitted to him, but as well with the extraordinary array of anomalies in our railway system as compared with other countries, which he pointed out.

A joint conference of the district secretaries and the Sectional Board was held in London on 19th August, when a useful discussion took place on the new rules of the Co-operative Union, showing how they affected the propaganda and other work of the district associations.

District conferences have been held as usual on a variety of subjects, but special attention has been given in some to the question of "Credit," and the suggestions of the Anti-Credit Committee have been discussed.

Several men's guilds have been formed in the section and are doing useful work. The Sectional Board has decided to give them official acknowledgment, invite them to conferences, and assist their propaganda in the same ways that the Women's Guild branches are already included.

SPECIAL PROPAGANDA.

Under this heading a larger quantity of canvassing has been carried out in various parts of the section. The Sectional Board has developed this work considerably and with useful results. There is little doubt that, in proportion to the cost, this is the most effective form of propaganda, and the societies have in several cases recognised this by asking for a repetition of the canvassers' work either wholly or in part at their own cost.

Our canvasser has done very useful work in connection with the following societies:—Surbiton, London Perseverance, Maidstone, Woburn Sands, Maidenhead, Gomshall, Sevenoaks, Petersfield, Cliffe-at-Hoo, and Bishop's Stortford. This work has done much to raise the fortunes of societies which had fallen on evil days, but it has also been effective in rousing into activity the dormant energies of others. The benefit of the "special mission" has been felt by all the various auxiliaries of the societies.

OVERLAPPING.

Three cases of overlapping in the section have occupied the attention of the Board during the year. In the case of High Wycombe and Maidenhead societies conferences were held at which the Board was represented, and, eventually, a boundary was arranged and embodied in an agreement between the two societies.

Sutton Co-operative Society and Mitcham Small Holders was an unusual case, as it was between a distributive and an agricultural society, only one of which, the former, is a member of the Union. The dispute arose through the proposal of the Mitcham Small Holders to start in distributive trade as an addition to their proper work. The Sutton Society claimed that it was already supplying Mitcham, and sought to prevent the establishment of a rival distributive store. The matter was first taken up with the A.O.S. in pursuance of the working arrangement which had hitherto existed with that body. After lengthy negotiations with the A.O.S. and the Mitcham Small Holders, without satisfactory result, it was agreed that the A.O.S. and the Co-operative Union representatives should meet and prepare a plan of settlement which each society should be expected to adopt. Subsequently to this arrangement being made, but before the conference met, the A.O.S. wrote

laying down the terms on which they would consent to discuss the question. Those terms made it impossible, in the opinion of the Board, to consider the case fully and fairly, the Board therefore declined to accept the limitations proposed and the matter stands in abeyance for the present.

The last and most serious case is that of the Bromley and Woolwich societies. This is a dispute which has been before the Board on and off for the past seven years. It affects an area which lies about midway between the Bromley and Woolwich societies' central premises. At the instigation of the Union, and with the support of the district and sectional organisation, the Bromley Society opened a branch within that area at Catford in 1901. In 1905, complaint was made of the encroachment of Woolwich Society in the immediate vicinity of the Bromley Society's branch at Catford. Negotiations have proceeded intermittently ever since, but we regret to say that no satisfactory settlement has been arrived at. Matters were, however, precipitated during 1911 by the action of Woolwich Society, which, while negotiations were in progress between the societies, entered into an agreement to lease land and proceeded to erect premises within a few hundred yards of Bromley Society's branch. The Bromley Society being dissatisfied with the unsatisfactory position of affairs appealed to the United Board in September last, and the whole matter will be fully dealt with in their report to Congress.

AMALGAMATIONS.

Two amalgamations have been effected during the year, the first, Long Wittenham with Oxford Society, and East Grinstead with Hayward's Heath. In both cases we believe the results will fully justify the amalgamation and that the respective districts will be more effectively and economically served than under the old conditions. There is at least one other case ripe for settlement, and we hope when the next report appears to record its accomplishment.

DISTRICT BOUNDARIES.

The rearrangement of these areas is now under the consideration of the Sectional Board. The task is a very difficult one, as the attempt made to adjust them three years ago fully proves. It will be quite an impossible task unless the societies affected are willing to co-operate with the Board in making an intelligent and effective division of the section. If this end is to be arrived at the societies will have to place their own local interests in the second place and endeavour to enter into the common needs of the section as a whole. It is hoped that before long a practical scheme may be submitted to the societies.

GENERAL EDUCATIONAL AND LANTERN WORK.

The educational work of the section is more fully set out in the report of the Southern Education Association, which has been supplemented by various efforts on the part of the Board. We have still to regret the very small amount of interest which is taken in the special classes for managers and officials. It is difficult to understand the apathy which affects the employees of the south ;

happily there is some compensation in the excellent work which has been put in with and by the children of some societies.

The Teacher's Training Class has been held at Woolwich this year, and the very good average attendance of 24 students has been maintained. If we could have two or three similar classes running simultaneously we could be certain of making a movement among the dry bones in the near future.

The lantern work still continues to attract considerable interest in the societies, though the actual issue of slides is slightly below that of last year. We have received applications from 85 societies, and 7,120 slides have been issued during the year.

SOUTHERN CONVALESCENT FUND.

This scheme still continues to increase in influence and usefulness. Societies from far and near have heard of its work and many applications for information are received from outside the area of its operations. We trust that an ever-increasing number of societies in the section will avail themselves of its benefits.

Some idea of the work of the fund will be realised from the fact that 86 societies are now in membership, being seven more than last year. The subscriptions for the year amounted to over £709, and 292 cases received benefit at an aggregate cost of £585. 4s. 10d. Twenty-six tuberculous cases were dealt with, and we regret to add that these victims of the "white scourge" show no tendency to decrease in numbers. It is to be hoped that the generous provisions of the National Insurance Act in this respect may do much both to prevent and to remedy this disease.

It may be worth while mentioning here that the National Insurance scheme does not promise to relieve the scheme of any of its legitimate responsibilities, and that there will probably be more need than ever for the auxiliary help which our fund affords when the National Health scheme gets into working order.

CONCLUSION.

We cannot close this report without acknowledging the cordial co-operation which the Board always receives from the various auxiliary associations in the section. By the way, it may be noted that these organisations have a distinct tendency to increase, and it may well be that in the near future a distinct section of our report will be needed to contain our acknowledgments and the record of their work.

B. WILLIAMS, Chairman.

H. J. MAY, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—NORTH METROPOLITAN.

Executive Committee.

Mr. J. H. Bate (chairman), Stratford.	Mr. J. Maton, Edmonton.
„ W. H. Barton, Luton.	„ W. G. Payne, Chesham.
„ J. Day, Berkhamsted.	„ C. Rudall, West London.
„ C. J. Farrow, Grays.	

Conferences have been held as follows:—

Society.	Subject.	Introduced by
Luton	Lack of Interest amongst members of Co-operative Societies and its Possible Dangers.	Mr. D. Hunt.
Enfield Highway ..	C.W.S. and the Minimum Wage ..	Mrs. Wimburst.
Brentwood	Co-operation and the Increased Cost of Living.	Mr. F. L. Rowland.
Hendon	Suggestions for the Control and Limitation of Credit Trading in Co-operative Societies.	Mr. J. Maton.

Since our last report to Congress the committee has endeavoured to keep in close touch with the various societies in the district, but, owing to the immensity of the area to be covered, the work proves to be of a very trying character, the distance from end to end prohibiting delegates from attending the conferences in such numbers as societies ought to be represented, owing to the heavy railway expenses entailed. Despite this drawback a good attendance has been reported at every conference, and a keen interest has been shown in the papers discussed, and in co-operative propaganda work.

The association has endeavoured to get societies which have never previously entertained a conference to take a wider appreciation of the work, and the four conferences held this session have given an opportunity for delegates of the small societies to get a knowledge of the members and the labours of the committee of the district. The results have fully justified the efforts put forth. In the case of the conference at Hendon, this was the first held under the auspices of that society in a long series of years, and although the subject of "Credit Trading" was not an inspiring one, a lively discussion took place, and some good results should accrue.

Societies, especially the large ones in the district, report good progress, and the figures for the year will show that the North Metropolitan area is getting well covered with co-operative activity.

The committee has also sent a deputation to the Hemel Hempstead

and Tring societies with a view of getting more of their committees to attend future conferences, and also to entertain one, if possible, and the prospects seem promising.

With regard to the formation of new societies, as suggested at the meeting of the Sectional Board and district secretaries, the committee are watching the growth of outlying districts, and hope to get already existing societies to extend their operations, so as to cover what would otherwise for sometime to come be a co-operative desert.

The association was represented at the Bradford Congress.

The following is the expenditure for the year :—

	£	s.	d.
Committee Meetings	14	19	7
Deputations	0	8	3
Printing and Stationery	1	3	8
Postage	1	10	5
	£18	1	11

SPECIAL DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance brought forward	5	12	5	By Grant towards Delegate's Expenses to Congress	2	0	0
„ Donations—				„ Printing Papers, &c.	1	8	1
Co-operative Insurance	0	5	0	„ Balance in hand	4	11	4
Stratford	2	2	0				
	£7	19	5		£7	19	5

F. P. HAYWOOD, Hon. Secretary

No. 2.—SOUTH METROPOLITAN.

Executive Committee.

Mr. J. Stevenson (chairman), Croydon.	Mr. D. W. Cooper, Sutton.
„ C. J. Beese, Staines.	„ W. Harding, Penge.
„ A. J. Brown, Addlestone.	„ G. J. Wade, Bromley.
„ J. O'Brien, Woolwich.	

Conferences have been held during the year as under :—

Society.	Subject.	Introduced by
Cobham	What is a Successful Society?	Mr. J. Stevenson.
Penge	The Benefits of Co-operation (Mr. H. J. May's Paper.)	Mr. Foulger.
Sevenoaks	Small Societies: Their Weaknesses and Difficulties.	Mr. C. W. Newbold.
Hampton.....	Co-operation as a means of up- lifting the Workers.	Mr. J. Stevenson.

The conferences have been fairly well attended, some very good discussions have taken place and it is hoped that excellent results will follow.

Although one or two societies' affairs are not in a flourishing condition, I think we may say that co-operation is making a steady advance in this district; nine societies reporting increases of trade or membership.

Early in this year the district committee had a very encouraging report regarding the Surbiton Society, which had been receiving, on behalf of the Union, the assistance of the Woking Society. Progress, however, does not seem to have been maintained.

From other societies in the district reports have reached us of the good service which the Union has been to them, and if those societies which have not too much capital to work with would, when in doubt, only seek the advice of the Union officials, which they have a right to and can obtain for the asking, much might be saved and less disappointment experienced.

Small societies might do well by applying to the Union for copies of Mr. Newbold's paper mentioned at the beginning of this report.

In the south-east district of London co-operation is advancing splendidly. Penge has amalgamated with Brixton Result, Woolwich and the Bromley and Crays societies have opened new branches in the Lewisham and Catford districts, and, according to balance sheet reports, both societies' ventures have come up to expectations. Sutton Society advancing on London from the south-west side, and with Croydon making progress on the outskirts, the signs point to the fact that London is losing its claim to the title of "co-operative desert."

During the year the committee has lost one of its members by death, viz., Mr. A. J. Brown (Addlestone). By his death the committee loses one of its most respected members, and co-operation a genial and staunch supporter.

The following is the expenditure for the year:—

	£	s.	d.
Committee Meetings	10	14	3
Printing and Stationery	1	4	7
Postage	1	5	11
Deputation.....	0	7	6
	13	12	3
<i>Less</i> Subscription from Co-op. Insurance Society....	0	5	0
	£13	7	3

J. DICKINSON, Hon. Secretary.

No. 3.—KENT.

Executive Committee.

Mr. D. Flemming (chairman), Chatham.	Mr. S. Hore, New Brompton.
„ W. Rayner, Dover.	„ J. H. Clunne, Gravesend.
„ G. Wood, Sheerness Co-operative.	„ R. Chappel, Sittingbourne.
„ Underhill, Canterbury.	„ H. A. Carpenter, Faversham.
„ W. Angear, Sheerness Economical.	„ W. White, Greenstreet.
„ T. J. Burney, Rochester.	„ G. Whibley, Cliffe-at-Hoo.
„ A. D. Banks, Ashford.	„ J. Norris, Ramsgate.
„ W. Collins, Maidstone.	„ H. W. Black, Rainham.
„ J. Serace, Tunbridge Wells	„ J. W. Ashby, Tonbridge.
„ H. Whatley, Dartford.	„ A. J. Curling, Barge Builders.

The district committee has held five meetings during Congress year, with an average attendance of seventeen out of a possible twenty. When it is known that a meeting entails twelve hours for some, including travelling, it is a significant index of the members' co-operative zeal and enthusiasm for advisory and missionary work.

During the year the following conferences have been held :—

Society.	Subject.	Introduced by
Rochester	C.I.S. Collective Life Assurance Scheme..	S. P. Leah, Manchester.
Sittingbourne.....	Proposed Amendments Co-operative Union Rules.	S. Foulger, Ipswich
Medway Barge Builders & Carriers.	The Future of Co-operative Production ..	R. Halstead, Leicester.
Tunbridge Wells	Co-operative Societies and the Minimum Wage.	Mrs. Wimhurst (Women's Guild).
	Special Educational Conference :—	
New Brompton	a. Training of the Children	G. Davis, New Brompton.
	b. Choirs and their work for the future	A. L. Burgess, Sheerness.
	c. Mixed Guilds	Mr. Kite, Rochester.
	d. Propaganda Work.....	T. Arnold, Sittingbourne.
Walmer	The Benefits of Co-operation	H. J. May (Sectional Secretary).
	Special for Committees of Management only—	
Chatham	Organisations of the Co-operative Employees.	S. Hore, New Brompton.

Unabated interest continues to be shown both by attendances and in the subject matter at the conferences. Any society entertaining a conference has still the prerogative to select whatever they deem of most value

and importance or having a direct bearing upon local life or upon the movement nationally.

The educationists are encouraged to hold a special conference annually whereto only those directly concerned in educational matters are invited. At their last they drew special attention to the dire need for the revival of the sectional festivals, because this was the sole avenue for choir contests, and was the means of maintaining and sustaining a living standing interest in choral matters. The lapsing of the annual festival had damped the ardour and blighted the prospects of the future choirs, and a resuscitation was the sole ray of hope.

A revival of interests for the amalgamation of two of the oldest societies has been tried and tested. One society passed the necessary statutory resolution by the required three-fourths majority, and confirmed the same at a subsequent meeting. The other society, by a narrow majority, was against amalgamating at their first test. Nothing daunted a second trial was made, but this only increased the number of dissentients. Education on the policy and wisdom of such a step alone will perfect the issues.

Three societies, viz., Canterbury, Chatham, and Ramsgate, have during the year celebrated their coming-of-age. Each and all made special efforts to give publicity to the events. The largest buildings obtainable in each town were engaged and no stone left unturned to make the occasions profitable, educationally and commercially.

Nearly the whole of the societies could focus attention to developments—new premises, branches, and opening up of new departments.

The vexed problem of overlapping was again before a sub-committee of the district. The complaining society was convinced that more than ordinary measures were in operation to prevent friction. The investigation revealed the fact that the true spirit of regard and comradeship was still reigning in the co-operative vineyard.

A society sought the services of a supervisor, backed by the Co-operative Wholesale Society, and it is confidently expected that the leeway will speedily be recovered.

Another society, whose share capital had to be written down a few years back, has restored same to its full value.

Trade improving, consequently profits, together with an increasing activity, particularly through the medium of the children, makes for prosperity, and keen personal interest must make itself felt.

Another society of over twenty years' standing was likened to Peter Pan, but during the year has thrown off the mantle of apathy and indifference. Rousing public and members' meetings have been held, and over one hundred new members were enrolled. A "No. 1" Branch has been opened and eager efforts are being made for a No. 2 Branch.

An attempt has been made to establish a District Conciliation Board, which would have dealt with burning questions pertaining to labour and the aspirations of the Amalgamated Union of Co-operative Employees.

One society only is outside the membership of the Union, but there are indications which warrant the belief that it will rejoin our ranks before long.

No new societies have been started, but fresh ground has been broken by expansion of existing societies.

The district will again be represented at the Annual Congress.

The expenditure for the year is as follows:—

	£	s.	d.
Printing and Stationery	3	12	0
Deputations	4	5	10
	£7	17	10

SPECIAL DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Donations—				By Balance brought forward from			
Sheerness Economical	4	9	11	last year	2	15	11
Sheerness Co-operative	4	5	0	„ Committee Meetings (five)—3rd			
Faversham	2	18	4	Class Railway Fares only	11	7	11
Chatham	3	0	0	„ Printing and Typing Congress			
Ramsgate	1	1	2	Reports, Stamps, Wires, &c. ..	8	10	8
Gravesend	3	17	11	„ Advisory Work	6	12	4
Canterbury	0	10	0	„ Special Propaganda	10	10	0
River and District (Dover)...	8	15	0	„ Public Meetings, Conferences, &c.	16	5	6
West Brompton	10	0	0	„ Balance	2	14	11
Dartford	3	8	9				
Rochester	2	1	8				
Ashford	2	2	0				
Sittingbourne	6	7	10				
Tonbridge	0	13	9				
Tunbridge Wells	1	17	11				
Greenstreet	0	15	9				
Rainham	1	1	0				
Maidstone	0	18	9				
Barge Builders and Carriers ..	0	7	6				
Co-operative Insurance Society	0	5	0				
	£58	17	3				
							£58 17 3

Audited—
W. R. ANGEAR.

NOTE:—The contribution to Special Fund is $\frac{1}{2}$ d. per member per annum; each contributing society is entitled to representation upon the District Executive, which embraces 14 presidents of societies.

MARK H. CLEAR, District Secretary.

NO. 4.—SUSSEX.

Executive Committee.

Mr. L. G. Razzell (chairman), Reigate.
„ B. H. Baker, Newhaven.
Mrs. J. Green, Worthing.

Mr. G. W. Sier, Lewes.
„ G. Prevett, Haywards Heath.

The following conferences have been held:—

Society.	Subject.	Introduced by
Lewes.....	Co-operation and its relation to the Trust Movement.	Mrs. Sole.
Worthing.....	Co-operation: What is the good of it?	Mrs. J. Green.

Although these have been well attended, it is found very difficult to arrange conferences in this district, as all the societies are small and few in numbers, especially as Guildford, Godalming, and Gomshall, which were allotted to this district when it was rearranged, refuse to recognise the District Association or to send delegates or to have conferences at their societies.

Bognor Society has been taken in hand by the Co-operative Wholesale Society as a last resource, and the district committee have great hopes that it will now pull through.

East Grinstead has been taken over by the Haywards Heath Society, which has opened the old premises as a branch.

Newhaven, Lewes, Haywards Heath, and Reigate societies are reporting good progress.

Arundel Society has just passed through a trying time, having introduced a strict cash system in a district where credit is prevalent; it has lost very many members and much trade as a result of this action. The committee are considering the advisability of opening a branch at the neighbouring town of Littlehampton, when a larger membership can be obtained.

Brighton Society reports splendid progress, having made an increase of £12,000 in trade during the year. It is also branching out at South-wich, Shoreham, and into new freehold premises in the main street at Worthing, where trade and membership continues to grow.

The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings.. .. .	5	6	1
Deputations	3	15	9
Printing and Stationery	0	8	9
Postage	0	8	8
	£9	9	3

H. C. KILLE, Hon. Secretary.

No. 5.—HANTS.

Executive Committee.

Mr R. Hibberd (chairman), Parkstone.	Mr. A. Price, Shanklin.
„ R. S. Pearce, Southampton.	„ E. Ruddock, Eastleigh.
„ S. Bowerman, Portsmouth.	„ Sanders, Farnham
„ W. Hutchings, Winchester.	

Conferences held during the year as follows :—

Society.	Subject.	Introduced by
Portsmouth	Amendments to Rules of Union ..	Mr. Foulger.
Farnham	A Plea for the Poor	Mr. Ashwell.
Petersfield	Co-operation and its Possibilities in Petersfield.	Mr. Butler.
Eastleigh.....	Minimum Wage..... (Mr. Golightly's Paper.)	Mr. Browning.
Cowes	Self-help for the People	Mr. T. Butcher.
	(Mr. Gray's Paper.)	

The district committee beg to report that there are unmistakable signs that our movement is gradually finding favour with the people of this part of the country.

The conferences, as above, have done much to awaken interest in our work and objects. The conference at Portsmouth on "The Rules of the Union" was extremely useful in familiarising committees of management with the administration of our great organisation. At Farnham the immediate result of the conference was an increase in membership and trade. The conference at Petersfield was held at a juncture when counsel and advice were most needed. The outcome of this conference was in every way satisfactory. At Eastleigh the conference on "The Minimum Wage" was a special one, and the views expressed by the delegates of a distinct educational value. At Cowes, Mr. Gray's paper on "Self-Help" was productive of a good discussion.

With regard to the general progress in the district, the newly-formed society at Ringwood is making good progress on true co-operative lines. The Petersfield Society, before alluded to, after experiencing some financial troubles due to local causes, is now pushing forward toward success. At Winchester the progress may be described as extraordinary; new premises have been opened, and it cannot be doubted that co-operation has a good hold on the people there. Extensions of premises and trade have also taken place at Cowes, Shanklin, Eastleigh, Parkstone, Southampton, and Portsmouth. In the last-named town there has lately been a rapid increase

in all departments of trade and in membership, which now amounts to 10,000.

The continued activity of the various educational and women's guild committees has done much to popularise the movement in their respective towns, and we take this opportunity of acknowledging their services.

The expenditure for the year is as follows :—

	£	s.	d.
Committee Meetings	20	9	2½
Deputations	11	14	5
Printing and Stationery	1	13	6
Postage	1	5	0
	£35	2	1½

J. L. WELCH, Hon. Secretary.

NO. 6.—WILTS AND DORSET.

Executive Committee.

Mr. W. H. Ashby, Chippenham.	Mr. A. H. Oakley, Weymouth.
„ C. J. Cane, Salisbury.	„ D. G. Sloacombe, Devizes.
„ F. Curtis, Warminster.	„ M. Stirling, Bradford-on-Avon.
„ G. E. Lewis, Trowbridge.	

The district report for this year is of a bright character. The conferences have been better attended than in any previous year, especially the one held at Calne, when there were upwards of eighty delegates present, and for the first time delegates were present from three women's guilds.

The following conferences have been held during the year :—

Society.	Subject.	Introduced by
Chippenham ..	Sands and Rocks of Co-operation	Mr. Davis, of the Southern Sectional Educational Association.
Devizes	Paper issued by the Anti-credit Committee on Suggestions for the limitation and control of Credit Trading in the Co-operative Movement.	Mr. Cooke, Secretary of Devizes Society.
Weymouth....	Different Methods of Advertising: Are they necessary and beneficial in the Co-operative Movement?	Mr. Oakley, Secretary Weymouth Society.
Calne	Mr. Golightly's Paper: A Minimum Wage for Co-operative Employees.	Mr. E. R. Box, District Secretary.

During the year the committee have been very busy strengthening the movement in the district, although there are a great many places where

co-operation does not exist. Gillingham has occupied a great deal of time and attention, but up to the present the committee has not been able to record success, although there are hopes that something will be done in the near future.

Amesbury is still occupying attention as it has many difficulties to overcome. Visits have been made by members of the district committee who have assisted as much as possible.

During the year the Trowbridge Society has celebrated its jubilee in a princely fashion. The members voted £120 to the Trowbridge Cottage Hospital for the purpose of a complete fitting up of the operating theatre, bringing it up to date. The society also gave 25 guineas to the Melksham Cottage Hospital and 25 guineas to the Westbury Cottage Hospital; these were special gifts as the society already subscribes to these institutions. A free tea was also given to about 2,000 children of members, and a souvenir history of the society to each of the members.

During the year the Devizes Society has opened a branch at Market Lavington.

Warminster also is branching out into the villages, doing good work.

Bradford has also celebrated its jubilee. The committee gave a free tea to about 700 children as part of their celebrations.

Weymouth has also been branching out and has started in the coal trade, and up to now has been very successful. The members have also wiped out the law costs they had to pay in fighting for their rights in connection with their bakery.

Mr. Ashby has also assisted to establish two societies in connection with the agricultural organisation societies.

Hoping our success in the coming year will be greater.

The expenditure for the year is as follows:—

	£	s.	d.
Committee Meetings	15	6	8
Postage	0	17	6
Printing, &c.	0	8	6
Deputations	3	17	6

£20 10 2

SPECIAL DISTRICT FUND.

Receipts	£	s.	d.	Expenditure.	£	s.	d.
Balance in Treasurer's hands	6	11	1	By Carriage and Postage of <i>Wheat-sheafs</i>	0	4	0
Chippenham	0	7	6	„ Delegates' Expenses to Amesbury Congress.	4	10	0
	6	18	7	„ Treasurer—Postage	0	1	0
In Secretary's hands, 1st January, 1911	0	15	11	„ Postages and Sundries	0	5	0
„ Trowbridge	1	0	0		5	17	3
„ Bradford	1	1	0	„ In Treasurer's hands, 31st Dec., 1911	5	15	7
„ Wilton	0	5	0	„ In Secretary's hands, 31st Dec., 1911	0	13	2
„ Salisbury	0	10	0				
„ Warminster	0	10	6				
„ Weymouth	1	0	0				
„ Co-operative Insurance	0	5	0				
	£12	6	0				
							£12 6 0

E. R. Box, Hon. Secretary.

NO. 7.—OXFORD AND BUCKS.

Executive Committee.

Mr. A. E. Perkins (chairman), Windsor.	Mr. C. E. Taylor, Swindon.
„ J. Webb, Banbury.	„ J. Hillyer, Stoney Stratford.
„ T. Ramsey, Oxford.	„ H. Dolling, Wolverton.
„ A. J. Mayers, Reading.	

The frequent holding of conferences has mainly been the medium through which the committee has endeavoured to maintain and to spread an interest in co-operative principles and methods. The attendance at several of these conferences of a fair number of the ordinary members, and sometimes, through the inclusion of friendly societies, trade unions, and political organisations, of the outside public, has been very encouraging, and has served to spread a knowledge of our movement in quarters where hitherto it had been but imperfectly understood.

The following subjects have been discussed :—

Society.	Subject.	Introduced by
Bletchley.....	Facts and Fallacies concerning Unemployment. (By Mr. W. Scaife, Grays.)	Mr. Dolling.
Windsor	Co-operative Societies and the Minimum Wage.	Miss L. Davies.
Oxford	Revision of Union Rules.....	Mr. H. J. May.
Swindon	The Social Problem and the Co-operative Movement.	Mr W. H. Jennings (late Ruskin College Student).
Banbury	The Housing Problem	Mr. W. H. Timms.
Sunningdale	Difficulties of Village Co-operation.....	Mr. F. R. Cook.
Stony Stratford.....	Can the Workers Save Themselves? (By Mr. W. H. Jennings.)	Mr. T. Ramsey.
Reading	The Coming Struggle: How to Fight the Trusts.	Mr. A. Lewin, Oxford.

The straggling character of the district prevents a full attendance from societies at the conferences, and is, perhaps, responsible for some slight slackening of the bonds of unity between the societies, otherwise the discussions have been both interesting and instructive.

The Windsor conference was arranged jointly with the women's co-operative guild to discuss the much-vexed question of the minimum wage. No definite resolution was proposed, and but few objections really answered.

At Swindon upwards of 200 were present, and a lively exchange of opinion continued all the afternoon.

At the other conferences fair audiences have listened to the papers, and encouraged each other with experiences of difficulties overcome.

The trade of societies in the district during the year has been fair.

Swindon continues to make most satisfactory progress, as befits a large industrial centre. Its jubilee celebrations during the summer were made the occasion of a special effort to gain adherents—an exhibition arranged by the Co-operative Wholesale Society being one of the chief features.

Reading is making advances along sound lines, and Slough and Wolverton have both extended their bakery facilities during the year.

Banbury, Chipping Norton, Stony Stratford, Bletchley, Maidenhead, and Windsor are improving on previous figures.

The prospects of High Wycombe continue bright, and Sunningdale's improvement is maintained.

The year opens with one society less in the district—Wittenham having amalgamated with Oxford, which has procured a fourth motor vehicle to cope with its increased trade.

The expenditure for the year has been as under:—

	£	s.	d.
Committee Meetings	10	12	7
Deputations	3	12	2
General Printing	3	4	6
Postage and Stationery	1	9	3
	<hr/>		
	£18	18	6

The following shows the state of the District Fund:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance, 31st December, 1911..	17	1	10	By Printing Conference Papers	4	18	1
„ Subscriptions—				„ Delegates to District Conference			
Oxford Builders.....	0	5	0	(fares only)	0	15	9
Windsor	0	10	6	„ Expenses of Readers of Papers			
Swindon	1	1	0	at Stony Stratford and			
Oxford	3	3	0	Reading	1	2	2
Reading	2	10	0	„ Conference at Sunningdale	4	10	6
Chipping Norton	1	1	0	„ Postage	0	3	6
Banbury ..	1	1	0	„ Balance, 31st Dec., 1911	17	6	10
Stony Stratford	0	5	0				
Newport Pagnell.....	0	5	0				
Maidenhead	0	7	6				
Wolverton	0	10	6				
High Wycombe.....	0	10	6				
Co-operative Insurance.....	0	5	0				
	<hr/>				<hr/>		
	£28	16	10		£28	16	10

EDWARD KING, Hon. Secretary.

No. 8.—CAMBRIDGE AND BEDFORD.

Executive Committee.

Mr. W. Resbury (hon. sec.), Sawston.	Mr. A. Andrews, Hitchen.
„ C. T. Goldsmith, Bedford.	„ W. H. Beavis, Woburn Sands.
„ H. Sayer, Ely.	„ G. B. Poppy, Newmarket.
„ C. Martin, Bishop's Stortford.	„ F. G. P. Radcliffe, Garden City.

Conferences have been held during the year as follows :—

Society.	Subject.	Introduced by
Bedford	Relation of Distributive Societies to Co-operative Production.	Mr. Threadgill.
Sawston	A Nation Insured.	Mr. B. Williams.
Arlesey	Co-operation and the Perils of Credit... (By Mr. George Hines.)	Mr. B. Williams.
Bishop's Stortfrd.	Lines of Advance.	Mr. F. G. P. Radcliffe.

The average number attending each conference was 45.

The executive has met on two occasions for special business, and has held meetings at each conference. The special meeting to arrange for the year's work has proved very helpful.

The papers read at the conferences have been of a practical nature, and those on Insurance very instructive.

Practical assistance has been given to weak societies.

Special visits have been made to Woburn Sands, and although no new societies have been formed, new branches have been opened, and the idea of concentration has been carried out.

Since questions of insurance against sickness risks have become very important to co-operative societies, the executive has decided to have conferences on the subject, so that committees may know how to act.

The expenditure for the year is as follows :—

	£	s.	d.
Committee Meetings	20	0	3
Deputations	4	5	3
Printing and Stationery	1	8	6
Postage	0	10	0
	£26	4	0

STATEMENT OF SPECIAL DISTRICT FUND.

Receipts.	£	s.	d.	Expenditure	£	s.	d.
To Balance brought forward from last year.....	13	16	3	By Delegate to Congress.....	4	0	0
„ Subscriptions—				„ Conference Papers	1	7	6
Co-op. Insurance Society	0	5	0	„ Hire of Room and other help—			
Cambridge.....	5	0	0	Woburn Sands	1	0	0
Newmarket	2	10	0	„ Printing and Stationary	0	3	0
Sawston	2	0	0	„ Postage	0	1	0
C.W.S. Bank Dividend and				„ Balance at Bank	16	8	9
Interest	0	6	0	„ „ Secretary's hands.	0	17	0
	£23	17	3				
					£23	17	3

W. RESBURY, Hon. Secretary.

No. 9.—NORFOLK.

Executive Committee.

Mr. F. J. Newman (chairman), Great Yarmouth.	Mr. H. J. Yates, Fakenham.
„ G. Mayes, Wymondham.	„ J. W. Newman, Norwich.
„ R. Palmer, Thetford.	„ W. Speare, Beccles.
	„ E. T. Taylor, Lowestoft.

In reviewing the work of the past year, there are some parts of it that we are very much dissatisfied with. Our expectations of progress in the direction of bringing the distributive and agricultural co-operation into closer fellowship have not been realised; we had hoped this would have been ere this an accomplished fact. We are convinced that no very great extension of our movement will take place until this is done, but in other directions there is much that we can be thankful for. Societies have displayed a better spirit towards the ideals of the movement. Those who were once struggling against adversity have been rescued from the danger of going under by the true spirit of co-operation.

Three conferences have been held during the year as follows:—

Society.	Subject.	Introduced by
Norwich	Amendment to the Rules of the Union.	Mr. H. J. May.
Cromer.....	The Evils of Credit Trading and Some Reflections Thereon.	Mr. J. Bailey, Manager Wymondham.
Fakenham	The Benefits of Co-operation	Mr. H. J. May.

These conferences were all that could be desired from the standpoint of attendance and discussion, and we trust the excellent spirit displayed was carried to the various societies represented.

The first conference was held on 4th March, 1911. It was natural that the subject should create a lively interest. At this conference the usual sections of our movement were invited to send representatives, and they responded in fairly good numbers. Mr. May did not prepare a paper but addressed the conference upon the subject, dealing mainly with the most intricate points raised by the alteration of Rules 10, 16, and 20. A resolution was moved in favour of grouping small societies together for the purpose of representation to Congress, which was heartily agreed to.

The second conference was held on 27th May. This was the first conference held in Cromer in the history of the society, and was brought about by the small help rendered them by our Special District Fund, which was much appreciated by the local members. The subject was treated by the writer in a most practical manner, not only from a business point of view

but even more strongly from the moral aspect. The following resolution was carried unanimously :—

That this conference, realising the growing tendency of the evil of credit as applied to the co-operative movement, pledges itself to do all in its power to curtail its existence in this district.

The third conference was held on 23rd September, at Fakenham, and here we were fortunate in having an up-to-date paper, although it was an old title, the old one being out of print brought forth a new one for our Fakenham friends. This was much appreciated by all and the many points noted. Our friends at Lynn honoured us by sending representatives; also we had with us on this occasion Mr. G. Edwards, secretary Agricultural Labourers' Union.

We have not confined our work to conferences during the year, but have been carrying on active propaganda. This was done by the aid of our Special Fund, having arranged for some special lectures to be given. The subject chosen was, "The Ideal of Industry: A Review of the Condition of Co-operative Works and Workers." This was given at Fakenham, Beccles, and Cromer, with the aid of a lantern, and was greatly enjoyed.

We have also been in communication with some friends in a fairly populated district with the view of planting co-operation there, and ere long we shall be holding a preliminary meeting.

During the year we have had printed some special Transfer Books. These forms are to enable an easy method of members leaving one society to be looked after when going to another town. These have been sent to every society in our district, but as yet we cannot record any result.

Generally speaking the district is in a much more prosperous state than it has been in the past. There is a more active desire amongst the members to go ahead, and they are responding to the call of loyalty, with the result that propaganda is going on and business is increasing.

The expenditure for the year is as follows :—

	£	s.	d.
Committee Meetings.....	10	14	6
Deputations	3	4	4
Printing	0	16	6
Postage and Stationery	1	16	6
	<hr/>		
	£16	11	10

SPECIAL DISTRICT FUND:—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance last year		2	14	7	By Hire of Halls—Norwich and Cromer.....		0	15	6
„ Diss Co-operative Society		0	15	0	„ Delegates' Tea at Cromer		0	16	0
„ Great Yarmouth Co-operative Society.....		1	1	0	„ Mr. Rowbottom—Lecture Fee at Cromer.....		1	1	0
„ Norwich Branch A.U.C.E.		0	5	0	„ Meeting at Fakenham—Rail and Lost Time		0	9	10
„ Sheringham Society.....		0	10	6	„ Coe—Gas, Limes, &c., for Lecture, Fakenham		0	4	4
„ Beccles Educational Committee		1	1	0					
„ Tea at Cromer		0	16	0					
„ Fakenham Society		0	10	0					
Carried forward	7	13	1		Carried forward	3	6	8	

The whole of the district is now well covered, and the committee are keeping a watchful eye with a view of stimulating and assisting when possible.

The expenditure for the year is as follows :—

	£	s.	d.
Committee Meetings	10	6	0
Deputations	6	12	10
Printing and Stationery	0	16	0
Postage	1	10	10
	<hr/>		
	£19	5	8

SPECIAL DISTRICT FUND.

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance forward		1	14	9	By Printing Conference Papers.....		1	14	0
„ Colchester Society		2	2	0	„ Propaganda Meetings		5	11	3
„ Ipswich Society		2	2	0	„ Deputations to Societies		1	14	10
„ Haverhill Society		1	1	0	„ Postage, Stationery, &c.		0	5	0
„ Halstead Society		1	1	0	„ Special Expenses		0	5	6
„ Chelmsford Society		1	1	0	„ Balance in hand		3	13	2
„ Harwich Society		1	0	0					
„ Maldon Society		0	10	6					
„ Witham Society		0	10	6					
„ Braintree Society		0	10	6					
„ Leiston Society		0	10	6					
„ Wickham Market Society		0	10	0					
„ Tiptree Society		0	5	0					
„ Co-operative Insurance Society..		0	5	0					
		£13	3	9					

Audited—
W. Rigo.

£13 3 9

W. J. SALMON, Hon. Secretary.

SOUTHERN CO-OPERATIVE EDUCATION ASSOCIATION.

Executive Council.

Mr. J. T. Harris, B.A. (president), Co-operative Brotherhood Trust.	Mr. J. J. Dent, Working-Men's College.
„ W. J. Foster (hon. sec.), Co-operative Bass Dressers.	„ S. E. Elliott, Gravesend.
Miss E. E. M. Allen, Reigate.	„ L. W. Law, Grays.
Mr. E. J. Bull, A.U.C.E.	Miss J. P. Madams, Co-operative Brotherhood Trust.
„ G. Carter, Oxford.	Mrs. Holyoake Marsh, Edmonton.
„ W. T. Davis, Woolwich.	Miss C. Webb, Croydon.

Representing Southern Sectional Board :—

Mrs. M. A. Gasson.

Mr. A. Hainsworth.

The work of the council during the year past has been directed, in the main, to assisting and encouraging educational committees to take up a

serious course of work, in accordance with the Educational Programme of the Central Education Committee. Our efforts have not been attended with as direct and immediate response as we could wish, but evidences are not lacking to show that there is an awakening.

Four conferences have been held during the year.

The first conference was held on 15th July, 1911, when Mr. W. R. Rae gave an address on the "Educational Programme." Mr. Rae emphasised the fact that all true education can be summed up in "The formation of character." "Character," he said, "is life in its highest form, and I cannot conceive any rank of life where character is more important than in those spheres of action the co-operative movement offers to us. It is character which gives us a glimpse of the moral world through the uprightness of the individual." Mr. Rae explained the attitude taken by the Central Education Committee in respect to children's classes, young people's circles, classes for apprentices, salesmen, and managers, and showed that they had been true to their ideal. He deplored the feeling of apathy on the part of adults, and the apparent lack of a love of knowledge for its own sake.

The second conference was held at St. Albans on 3rd September, 1911, when Mr. Osborne Graham read a paper on "Why Co-operators should Educate." "Co-operative sentiment," said Mr. Graham, "is of immense value to us in a material sense, we should not sell as much to our members without it. If we can extend and intensify this sentiment we stand to gain materially. Man, except where highly and rightly educated is not entirely a being of reason; he is largely guided by his habits and sentiments. As organisers we must take men as they are, and we know as a psychological fact that every co-operative tract or book read, and every student at any of our classes has his sentiments intensified and his activity aroused. Indeed, in our classrooms we create quality—the men and women with intensified beliefs, who become missionaries and apostles of co-operation."

For our third conference a departure was made, and, instead of having a single speaker, four secretaries of educational committees were asked to give an account of the actual work carried on in their respective societies. The innovation proved very successful, and many of the suggestions made and hints thrown out in the course of the papers and discussions were of a very helpful character.

The fourth conference was the annual joint conference with the Southern District Council of the A.U.C.E. At this gathering the chairman of the United Board (Mr. B. Williams) was to have given an address on "Co-operation, Trade-unionism, and Cognate Subjects," but, owing to his having to attend the funeral of the late Mr. J. C. Gray, he was unable to be present, and his place was taken by Mr. J. Burgess, who at a very short notice kindly undertook to read Mr. Wilson's paper on the "Place of Co-operative Employees in the Movement."

These conferences have been well attended and, in the main, the discussions have been well maintained, and we hope have been the means of

awakening and encouraging an interest in the educational work which we as co-operators ought to be doing.

A very successful teachers' training class has been formed, and is being conducted at Woolwich by Mrs. W. T. Davis. The number of students enrolled is greatly in excess of previous years, the average attendance at the class being twenty-four, many of whom, it is anticipated, will qualify to act as teachers of co-operative subjects.

The council, feeling the great importance of continuity in the work of the Central Education Committee, has again been represented by Miss J. P. Madams, and the Southern Sectional Board has continued to be represented on the council of this association by Mrs. M. A. Gasson and Mr. A. Hainsworth.

The Co-operative Students' Fellowship continues to make good progress and is doing useful work in keeping those of our students who have been successful in the examinations in close touch with each other. Monthly meetings are held at which subjects affecting the welfare of the movement are discussed.

Following the recognition of "Men's Guilds" by the Central Education Committee, the council arranged for a course of six lectures on "Industrial Co-operation," to be given in connection with the Willesden Branch. These have been well attended and have done much to stimulate educational activity at Willesden. Arrangements are being made for similar courses to be given at other branches next session.

It is again our pleasure to acknowledge the kindly help we have received from the Southern Sectional Board, the Women's Guild, and the Southern District Council of the A.U.C.E., which has done much to lighten our labours.

J. THEODORE HARRIS, President.

W. J. FOSTER, Hon. Secretary.

(7) SOUTH-WESTERN SECTION.

At the first Board meeting held at Darite on 1st July, 1911, the following appointments were made:—

Chairman : Mr. W. J. Gilbert. *Treasurer* : Mr. H. Westbury.

Secretary : Mr. A. Bullock.

Representatives to the—

United Board and Office and Credit Committees—

Mr. W. J. Gilbert.

Educational Committee.....Mr. H. Westbury.

Sectional Educational AssociationMr. H. Westbury.

To the District Association Executives—

Bristol and Somerset.....Mr. A. Bullock.

DevonMr. R. R. Prynne.

CornwallMr. C. Vaughan.

Eleven meetings of the Sectional Board have been held during the year, at which the attendance of members has been as follows:—

	Possible.	Actual.
Mr. W. J. Gilbert	11	11
Mr. R. R. Prynne	11	11
Mr. H. Westbury.....	11	11
Mr. C. Vaughan	11	11
Mr. T. Gidley (hon. member)....	11	2
Mr. A. Bullock	11	11

The year commenced with a joint conference with the executive of the Devon District Association, held at Exeter on 24th June, when it was resolved to make it the special business of the year to map out a plan of special propaganda and visitation amongst the weak societies in the county of Devon. This work was considered necessary through the large number of societies under Co-operative Wholesale Society supervision. The results, although in some cases not so great as we could wish, are on the whole very encouraging. At the request of the Co-operative Wholesale Society, and in conjunction with their representative, special efforts have been made to revive the weakest of these societies by holding special meetings, canvassing the members, and generally assisting and encouraging the local committees.

One new society is in course of registration at St. Breward, Cornwall, which promises to be very successful. One society ceases to exist; this (Calstock) society has been in very weak financial condition for some years; its affairs

having become in a hopeless condition, it was felt that it would be best for its members and the district generally to wind it up.

A scheme of special propaganda was arranged for the county of Somerset to include villages around the following societies:—Bridgwater, Minehead, Bruton, Templecombe and Portishead. The services of the propagandist agent, Mr. E. L. Griffiths, were secured for a month, the districts canvassed, public meetings (which with one or two exceptions were well attended) were held, and the general result considered satisfactory, the feeling being that propaganda in the village worked through societies already established is more likely to be fruitful, by reason of the local interest taken in such schemes, by the committee and members of the established society, which afford a ready means of dealing with those who are impressed and wish to join at once and participate in the benefits of membership.

We have again had to deal with the question of overlapping. The societies at Paignton and Brixham were at variance in regard to membership of both societies at Churston and Gampton. It was resolved that the two committees should be brought together to discuss the difficulty in the presence of a Union deputation, but this was forestalled by the Paignton committee taking a vote in the places affected, which worked out almost unanimously in favour of Paignton Society.

The societies at Bristol and Portishead have again revived the question of dealing with the village of Pill; the Bristol Society stating that it is constantly receiving applications from residents at Pill to be served with goods; the Portishead society replying that it is unable at present to take up propaganda there. We have resolved that unless Portishead is prepared to take up at this place within the present year to support the extension of Bristol Society in this direction.

Arrangements have been made to form Salesmen's Classes in certain selected districts, but were not successful in but one of the centres. A class has been formed at Bristol under the leadership of Mr. Park, the interest has been well kept up and the lessons much appreciated by the students.

The combined sectional conference, held at Plymouth on 16th December, was a great success, being the largest sectional conference yet held, all the organisations in the section combined to make this a very useful gathering. The paper by Mr. E. Jackson on "Matters of Moment" led to a good discussion, and it was agreed that such conferences served a good and useful purpose and that it would be wise to make it an annual institution.

The conference associations have done useful work of an advisory character, thus rendering very material assistance to the Sectional Board by supplementing their efforts to instruct the inexperienced as occasion required, thus preventing mistakes which otherwise might have been made. The usual quarterly conferences have been held in each district and questions of importance have been discussed. The Somerset Association has taken in this connection "The Amendments to the Union Rules"; "Progressive Co-operation and the Unity of the Movement," by Mr. R. G. Naish; "Practical Ideals: The need for

organised efficiency in the Movement," by Mr. E. Jackson; and Professor Macgregor's Congress paper, "Co-operation in Relation to the Trust Movement." The Devon Association—"Modern Food Trusts and their effect upon Co-operative Stock-keeping," by Mr. E. R. S. Mundy; "Combination, co-operative or coercive," by Mr. Brooks. Cornwall Association—"Some thoughts that may make for Success," by Mr. J. Searle; "Co-operative Production," by Mr. L. G. Williams; and "Stocktaking," by Mr. R. R. Prynne. All these conferences were well attended and the various subjects well and intelligently discussed.

In matters of education, dealt with by the Sectional Educational Association, some useful work has been done, but regret is again expressed in the report that progress, as far as can be ascertained, is not up to the standard desired, and many societies are not yet realising the importance of the educational side of the movement. It is gratifying to know that the grant of the Education Committee of the Union has again been supplemented by some societies for the purpose of giving additional prize money to children in the section in connection with the children's re-examination test. The work done amongst the children is of a most encouraging character.

The productive societies, viz., Bristol and Plymouth Printers, both report steady progress. We have nothing to report in relation to new developments or new societies under this head, but some of the distributive societies have extended their productive departments.

In conclusion, we are pleased to say that the most cordial relations between all the sectional organisations have been maintained, all working together for the common good. This is most encouraging, especially so as some of the work done during the year has needed special attention particularly in relation to the societies under Co-operative Wholesale Society supervision, and in this connection, too, the work has been done on the best lines possible, resulting in many instances in a marked improvement in condition generally.

W. J. GILBERT, Chairman.

ALBERT BULLOCK, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—BRISTOL AND SOMERSET.

Executive Committee.

Mr. H. Westbury (president).
 „ W. S. Biggs (treasurer).
 „ C. A. Connolly (secretary).
 „ J. Marks, Bristol.
 „ W. J. Petherick, Bristol.
 „ W. Griffin, Bristol.

Mrs. Found, Bristol.

Mr. W. J. Shephard, Beehive.
 „ H. J. Willis, Bridgwater.
 „ S. C. Pope, Bristol Printers.
 „ C. Bielby, Bruton.
 „ W. Plummer, Coleford.
 „ F. Ackland, Frome.
 „ A. F. Yeadon, Frampton.
 „ F. W. C. Gregory, Oakhill.
 „ W. Gillingham, Portishead.
 „ A. Perry, Radstock.
 „ G. Gay, Radstock.

Mr. G. Brice, Stoke.

„ A. Thatcher, Taunton.
 „ A. Rawlings, Taunton.
 „ E. Hayes, Templecombe.
 „ G. C. Kingscott, Twerton.
 „ H. Edwards, Twerton.
 „ W. J. Brewer, Weston.
 „ A. Stroud, Yeovil.
 „ F. Trott, Bristol Educational.
 „ A. Amesbury, Weston Educational.
 „ A. Phillips, Bridgwater Educational.

Mrs. Clothier, Bedminster Guild.

„ Hillman, Central Guild.
 „ Allen, Bishopston Guild.
 „ Willis, Bridgwater Guild.
 „ Nunn, Greenbank Guild.
 „ Burge, Totterdown Guild.

Mr. A. Bullock, Sectional Board Representative.

Sub-Executive Committee: Messrs. A. Bullock, J. Marks, A. Thatcher,
 G. C. Kingscott, A. Stroud, H. Willis, and Officers.

It is again our privilege and pleasure to present to you a report of the work accomplished by the association during the past year.

That societies in our district are not at a standstill is amply shown by the following figures taken from the annual returns.

Year.	Members.	Sales.	Share Capital.	Reserves.	Profit.
		£	£	£	£
1911	38,542 ..	707,432 ..	273,725 ..	14,552 ..	68,225
1910	37,050 ..	673,902 ..	258,288 ..	13,776 ..	68,227
Increase ..	1,492 ..	23,530 ..	15,437 ..	776 ..	—
Decrease ..	—	—	—	—	2

It will be noticed that the profits show a decrease on the previous year's figures of £2, notwithstanding the fact that sales have been increased by £23,530, but we are not by any means alone in this respect, for taking the whole movement throughout the country we find an enormous shrinkage of profits—nearly £250,000—largely due to adverse market conditions.

There are several gratifying signs of progress on the part of individual societies in the district, notably the Twerton Society, which has just undertaken

the erection of a fine Machine Bakery at a cost of over £5,000, while the Bristol Society is busy with the building of a Steam Laundry which it hopes to have ready for the spring trade.

The Bristol Printers are doing remarkably well, but are badly handicapped through want of capital, and their secretary would be pleased to hear from any societies seeking an outlet for surplus capital.

The association was represented at the Co-operative Union Congress at Bradford, and also on the Reception Committee of the Women's Guild Congress held at Bristol on 12th, 13th and 14th June. This latter function was highly successful in every respect, and the businesslike grasp of complex social problems displayed by the women speakers clearly demonstrated the value of the Guild as an educational force, and promised well for the part that women may shortly be called upon to take in the administrative work of the nation.

Your committee has constantly kept in mind the need for consolidating and strengthening our existing societies, and to this end a special propaganda campaign was arranged and carried through in a most successful manner. The services of the Propaganda Agent of the Co-operative Union was secured. The local societies entered into the work energetically, and acting in conjunction with the Sectional Board and the Association arranged meetings at Minehead, Burnham, Wincanton, North Cheriton, Clapton, Portishead and Clevedon. Addresses were given by members of the association, and with the single exception of North Cheriton all the meetings were of a highly satisfactory character, arousing a deal of local interest and enthusiasm; in fact, at Wincanton over 50 people signified their willingness to join the Bruton Society provided the committee will consider the opening of a branch store at Wincanton.

In addition to the work detailed above a "house to house" canvass was made in the following villages:—Mark, Bason Bridge, East Huntspill, Waterfield, Charlton-Musgrove, Bayford, Stowell and Chichester.

We have also supplied speakers for several propaganda meetings at the request of societies.

Considering the fact that an extra conference was held this year, together with the cost of special propaganda and other unusual items of expenditure, it was only to be expected that our bank balance would show a reduction, but this is a matter that with ordinary care will right itself during the ensuing year.

Five meetings of the executive, four of the sub-executive, and five conferences have been held during the year.

The first conference was held under the auspices of the Bristol Beehive Thrift Society. The annual report and balance sheet were dealt with and officers elected.

The second was also held at Bristol for the purpose of discussing the proposed amendments to the rules of the Co-operative Union. Messrs. Pryor and Prynne (Co-operative Union) explained the necessity for the suggested amendments, and after a good all-round discussion the increased rate of subscriptions was agreed to with commendable cheerfulness and unanimity.

The third conference, held at Twerton, discussed a paper prepared by Mr. R. G. Naish, entitled "Progressive Co-operation and the Unity of the Movement."

At the fourth conference, at Taunton, Mr. E. Jackson opened a discussion on "Practical Ideals—The Need for Organised Efficiency in the Movement"; and at the fifth and last conference, at Weston, Mr. C. A. Connolly introduced Prof. Macgregor's paper, "Co-operation in Relation to the Trust Movement."

On the whole our conferences were both interesting and instructive, and in concluding our report we wish to tender our hearty thanks to those societies under whose auspices our conferences have been held, and to all our affiliated societies for their loyal and consistent support.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance brought forward	33	6	7½	By Conferences—			
„ Subscriptions from Societies:—				Bristol.....	12	4	8
Bristol.....	35	6	0	Bristol.....	13	5	0
Bridgwater	6	11	0	Twerton.....	13	19	4
Bruton	1	2	0	Taunton.....	20	13	11
Beehive	0	10	6	Weston.....	14	15	11
Coleford	1	12	8	Plymouth (Joint Sectional) ..	6	3	5
Frome	3	1	4	„ Delegations—			
Frampton	2	10	0	Bridgwater	0	2	6
Oakhill	0	15	8	Bristol.....	0	8	3
Portishead.....	1	18	8	Sherborne.....	0	9	8
Radstock	11	13	0	Bridgwater	0	8	1
Stoke	0	9	2	Bath.....	0	7	9
Taunton.....	8	15	4	Saltford	0	3	0
Templecombe ..	0	15	0	Wincanton	0	8	1
Twerton.....	9	1	4	North Cheriton	0	4	5
Weston	2	11	0	Clapton	0	4	7
Yeovil	7	13	8	Portishead.....	0	4	7
Bristol Printers Ltd.	1	1	0	Frome.....	0	8	6
„ Educational Committees—				Twerton.....	0	5	4
Bristol.....	0	10	6	Bridgwater	0	8	4
Bridgwater	0	10	6	Burnham	0	7	4
Weston	0	10	6	Clevedon	0	5	2
„ Women's Guilds —				„ Hire of Hall	0	14	9
Bedminster	0	10	6	„ Congress Delegate	4	3	0
Bridgwater	0	10	6	„ S.-Western Education Meetings .	4	0	0
Bristol Central.....	0	10	6	„ Grant to Guild Congress Fund ..	3	3	0
Bishopston	0	10	6	„ Guild Congress Delegate	0	5	0
Totterdown	0	10	6	„ „ Reception Com.			
„ Co-operative Union.....	28	9	4	Meetings	1	15	6
„ Insurance Society	0	5	0	„ Secretary's Remuneration	5	0	0
„ Bank Interest	0	1	2	„ Treasurer's Remuneration	2	0	0
				„ Printing, Postage and Carriage ..	7	12	11
				„ Propaganda Printing (Special ..	1	13	0
				„ Printing Conference Papers	3	1	0
				„ Executive Meetings	28	9	4
				„ Treasurer's Expenses <i>re</i> Banking	0	5	2
				„ Audit	1	3	3
				„ Balance in Bank	11	13	9½
				„ Cash in Treasurer's hands	0	16	1
				Audited—			
				J. EWING,			
				G. POWELL.			
£161 13 5½				£161 13 5½			

C. A. CONNOLLY, Secretary.

No. 2.—DEVON.

Executive Committee.

Mr. H. W. Loram (chairman), Exmouth.	Mr. J. Marks, Plymouth.
„ W. Stone (treasurer), Teignmouth.	„ L. G. Williams, Plymouth Printers.
„ E. Truscott (secretary), Plymouth.	„ R. Andrews, Newton Abbot.
„ M. Hoare, Buckfastleigh.	„ J. Searle, Tiverton.
„ E. R. S. Mundy, Exeter.	

Central Board Representative: Mr. R. R. Prynn.

Representative on the South-Western Section Educational Association:

Mr. E. R. S. Mundy.

We have much pleasure in submitting for your consideration the Twenty-fourth Annual Report and Balance Sheet of the Association, and in doing so we beg to offer our congratulations to the many societies in the district, that have, in spite of a determined and persistent opposition, maintained their position in the movement.

From the return to Congress, for the years 1910 and 1911, we find the district's position to be as follows:—

Members.	Capital.	Sales.	Profit.	Reserves.
56,932 ..	578,053. ..	1,028,580 ..	148,608 ..	97,710
56,385 ..	538,593 ..	1,028,215 ..	146,791 ..	93,227
Increase 547	39,460	365	1,817	4,483

The income of the association for the year amounted to £273. 6s. 11d., and the expenditure £221. 18s., carrying forward a balance of £51. 8s. 11d.

It is with great satisfaction that your committee reports that every society in the district is now a member of the association, and that they fully appreciate the efforts that are being made to assist the movement generally.

Four conferences have been held as follows:—

Date.	Where held.	Subject Discussed.	Introduced by
1911.			
18th March	Moretonhampstead	Annual Report and Balance Sheet ..	District Secretary.
17th June	Ilfracombe....	Modern Food Trusts and their Effect on Co-operative Stock-keeping.	Mr. E. R. S. Mundy
30th September.	Exeter	Combination, Co-operative or Coercive?	Mr. W. A. Brooks.
16th December..	Plymouth	Matters of Moment.	Mr. E. Jackson.

The annual meeting at Moretonhampstead on 18th March, 1911, was one of the best for many years, though regret was expressed that the delegates had to travel off the main line to be present. We feel, however, that the best interests of the smaller societies can only be served by paying them visits now and again, and so stimulating them in the somewhat difficult task of maintaining the movement in the country districts.

The report and balance sheet received a full discussion, and many points of policy were brought before the meeting. Special emphasis was placed on the necessity and importance of continuing a vigorous propaganda.

On 14th June, 1911, the association met at Ilfracombe for its second conference, and Mr. E. R. S. Mundy presented for the consideration of the delegates a paper of far-reaching importance, entitled "Modern Food Trusts, and their Effect on Co-operative Stock-keeping." The conference was in a critical mood, and the keen manner in which the subject was discussed, and the clear, convincing, and spirited reply from the reader of the paper, made a great impression on the delegates. Its fruits will probably be clearly seen in the coming days.

At Exeter on 30th September, 1911, was held the third conference of the year, and Mr. W. A. Brooks (manager of the Exeter Society) was responsible for the paper. The paper, on "Combination, Co-operative or Coercive?" was one of excellent quality, and those of us who had been favoured by hearing Mr. Brooks previously felt convinced that the treatment of this subject was in a master hand. Many points of interest and importance came up for consideration, and the discussion clearly pointed to an intelligent grasp of the subject by the delegates.

The fourth conference of the association, which took place at Plymouth on 16th December, 1911, was a joint conference of the Sectional Board and the district associations, together with other co-operative bodies, and was one of the most important meetings held in the section for some time.

Mr. Edward Jackson introduced to the meeting his paper on "Matters of Moment," in a concise and convincing manner. We shall not readily forget this meeting; and the 200 delegates assembled had the position of the movement and the possibilities of its developments fully demonstrated. Several delegates took part in the discussion, and many points of the paper gave rise to a difference of opinion, but all felt that the conference was a decided success.

During the year the committee have met on 10 occasions, when the arrangements for the quarterly conferences have been made and special work in connection with various societies has been under review. We have been in touch with several societies, and, in association with the Co-operative Wholesale Society and the Sectional Board, have obtained direct knowledge of their affairs. We have also attended 85 business and propaganda meetings and with words of advice and encouragement helped to promote the interests of the cause in the district.

We urge upon societies the desirability of having at every public meeting a member of this committee and a representative of the Sectional Board, to assist them in the propaganda of the movement, and thus leave no stone unturned to advance our principles on every opportunity.

As foreshadowed in our last report, several important extensions and additions have taken place during the year. The opening of the Plymouth Society's Laundry and the amount of trade forthcoming has been a decided success. Our friends at Buckfastleigh continue to advance, and the dairy

business has been embarked upon. At Exeter new branch premises have been secured in a very excellent and central position, and at Tavistock the society has purchased new business premises and added a new bakery department to their many activities. Several other new departments of trade have been entered upon by various societies, and it only needs the loyalty of the members to make each new venture a great success.

The Torquay Society has celebrated its coming-of-age during the year, and the monster demonstration arranged in the summer speaks volumes for the vitality of the movement in that part of the county. Very rarely do societies rise to the occasion as did our friends at Torquay, and we congratulate them on their effort.

The Co-operative Wholesale Society continues to supervise several societies in the district, and the reports give your committee much satisfaction. Improvements in administration and increases in trade have taken place at Cornwood, Princetown, and other centres.

The Plymouth Printers report progress, their trade for the year being of a very encouraging character. We need remind ourselves of our responsibilities in this connection, and by the application of the principles of co-operative production to assist them on every possible occasion.

Once again we beg to call your attention to the literature of the movement, and in doing so would remind you that the resources of the Co-operative Union are at your disposal. With a systematic distribution of leaflets and a persistent endeavour to increase the sales of the *Co-operative News* much good educational work could be effected. We scarcely need to speak further of the *Millgate Monthly* and the *Children's Circle*, their good qualities being apparent to all readers.

Educational work gives every reason for encouragement. The efforts of the South-Western Educational Association, the Amalgamated Union of Co-operative Employés, the Women's Co-operative Guilds, and the work of many societies are of a progressive character. We look forward to the coming year with every confidence, and wish every society a season of complete success.

The following is the financial statement for the year 1911:—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Balance in hand and bank as per last Balance Sheet	45 17 9	By Conference—	
„ Subscriptions from Societies—		Moretonhampstead	21 15 1
Ashburton	1 5 4	Ilfracombe	37 17 7
Barnstaple	1 7 11	Exeter	22 8 8
Bideford	1 6 4	Plymouth	27 0 6
Bovey Tracey	2 5 2	„ Committee Meetings	37 7 10
Brixham	3 0 0	„ Propaganda	39 17 9
Buckfastleigh	2 19 7	„ Delegate to Congress	5 0 0
Chudleigh	0 15 0	„ Grants to—	
Colyton	0 7 10	Cornwall District Association..	5 5 0
Cornwood	0 15 9	Women's Guild	4 4 0
Cullompton	0 16 8	South-Western Section Educational Association	2 2 0
Dartmouth	2 10 0	Secretary	5 5 0
Exeter	13 12 1	Treasurer	2 2 0
Exmouth	3 3 4	„ Printing, Postage, &c.	11 6 8
Honiton	0 16 8	„ Cheque Book and Bank Commission	0 5 11
Ilfracombe	0 3 9		
Carried forward	90 13 2	Carried forward	215 18 0

	£	s.	d.
<i>Brought forward</i>	90	13	2
To Subscriptions from Societies—			
Kingswear	0	9	6
Lee Moor	0	10	6
Moretonhampstead	0	14	2
Newton Abbot	6	13	0
North Tawton	0	6	8
Ottery St. Mary	0	11	5
Okehampton	1	2	6
Paignton	7	6	9
Plymouth Mutual	146	13	6
Plymouth Printers	0	17	0
Plympton	2	1	8
Princetown	1	5	8
Sidmouth	2	5	0
South Molton	1	9	4
Tavistock	1	17	0
Teignmouth	2	12	7
Tiverton	4	0	0
Torquay	8	5	0
Torrington	0	18	4
„ Co-operative Insurance Society..	0	5	0
„ Bank Interest and Dividend	1	19	2
	£273	6	11

	£	s.	d.
<i>Brought forward</i>	215	18	0
By Cash in Bank	40	0	6
„ „ Hand	11	8	5

Auditor—
C. W. UGLOW.

£273 6 11

E. TRUSCOTT, Secretary.

No. 3.—CORNWALL.
Executive Committee.

Mr. Jas. Tucker (chairman), St. Austell.	Mr. A. Davey, Pensilva.
„ R. R. Prynne (secretary), Darite.	„ R. Pearce, Delabole.
„ Jos. R. Toms (treasurer), Liskeard.	„ J. Laundry, Menheniot.
„ W. J. Laphorn, Plymouth.	„ S. Richards, St. Columb Road.

Representative of the Central Board: Mr. C. Vaughan.

Four conferences of the association have been held during the year, and all have been well attended.

The first conference was held at Roche on 25th March, 1911, and was presided over by Mr. James Tucker. This being the annual meeting of the association, the report to Congress was read and adopted. An application from the A.U.C.E., to be represented at conferences, was received and granted, provided this resulted in no financial liability to the association. Reference was made to the services of Mr. W. D. Harris, ex-chairman of the executive, and the delegates heartily supported a vote of thanks to him for his services. Mr. John Searle, of Tiverton, read his paper on "Some Thoughts that may make for Success," and was cordially thanked after an excellent discussion. The voting for executive resulted in the re-election of the former members.

The second conference was held at Pensilva on 8th July, 1911, Mr. W. H. Harris, president of the local society, in the chair. Mr. L. G. Williams, of the Devon District, read an excellent paper on "Co-operative Production." The discussion tended towards criticism of the Wholesale rather than to the theories of production as laid down by the writer, and at times a certain amount of warmth was manifested.

The third conference was held at Liskeard on 21st October, 1911, when the District Secretary read a paper on "Stocktaking." The matters dealt with were the practical details of this important subject, and though not so controversial as previous papers, much good will accrue to the delegates and to their societies by the interchange of opinions effected.

The fourth conference was the Sectional Conference, at Plymouth, to discuss Mr. E. Jackson's paper, "Matters of Moment." Doubtless the report of this conference will be dealt with elsewhere, but it may be said that the delegates who attended from Cornwall had a unique educational advantage in the paper, the discussion, and the gathering together of representatives from Bristol to Penzance.

The executive have held four meetings, besides attendances at the conferences. Two of these have been at Plymouth, when most of the routine work of the year has been arranged; other meetings have been at Bodmin and Falmouth, mainly for the purpose of getting in touch with these societies.

Efforts have been made to induce the societies remaining aloof from the association to come in. The financial consideration is the drawback to many of them, though we would urge that they lose more by absence from our gatherings than the amount of the subscription. Though there are exceptions, most of the societies in the district have made good progress during the year, and, in some cases, the growth in trade and membership is considerable. Liskeard, St. Cleer and District is rapidly gaining a high position, and St. Columb Road, though not yet making its new butchery department a paying one, is doing excellent work.

At the end of the year a spontaneous movement to form a society among the quarrymen at St. Breward arose and appears likely to result in the formation of a successful venture.

We had hoped to chronicle the results of some propaganda work on the part of the association, but the inadequate state of the district fund has prevented this. The decision of the Sectional Board to hold a conference at Plymouth, to which we gave our loyal support, is partly responsible for the fact that the funds are at a low ebb. As we have intimated in our previous report, we shall be pleased to draw up a scheme of propaganda effort to recommend to the Sectional Board if they desire to make use of our local knowledge, and to heartily co-operate with them to make such an effort a success.

The following is the financial statement for the year 1911—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Societies' Subscriptions—					By Balance				
Darite	0	11	0		" Conferences —				
Delabole	3	0	0		Roche ..	8	1	8	
Liskeard, St. Cleer and Dis-					Pensilva ..	8	1	4	
trict	3	13	0		Liskeard ..	5	5	0	
Menheniot	0	19	0		Plymouth ..	6	16	2	
Pensilva	0	11	6		" Committee Meetings	16	15	0	
Penzance	1	11	3		" Delegations	3	11	7	
Plymouth	10	0	0		" Printing	5	8	8	
Roche	0	9	1		" Postage	2	2	6	
Carried forward					Carried forward				
20 14 10					56 3 7				

	£	s.	d.
<i>Brought forward</i>	20	14	10
To Societies' Subscriptions—			
St. Austell	2	13	0
St. Blazey	1	5	0
St. Columb Road	1	6	1
Wadebridge	1	13	4
„ Co-operative Insurance Society ..	0	5	0
„ South-Western Section	28	0	9
„ Devon District Association	4	4	0
„ Plymouth Educational Committee	2	2	0
	£62	4	0

	£	s.	d.
<i>Brought forward</i>	56	3	7
By Secretary	3	3	0
„ Treasurer	2	2	0
„ Cash in hand	0	5	5

Audited—
J. PRYOR, P.A.

£62 4 0

R. R. PRYNNE, Secretary.

SOUTH-WESTERN SECTION EDUCATIONAL ASSOCIATION.

Executive Committee.

Mr. B. Mundy (chairman), Exeter.	Mr. H. Tozer, Exmouth.
„ W. Page (hon. treasurer), Weston-super-Mare.	„ F. Martin, Tiverton.
„ W. White (hon. secretary), Torquay.	„ W. G. Petherbridge, Buckfastleigh.
„ W. Sargent, Plymouth.	„ H. E. Grace, Twerton-on-Avon.
	„ S. C. Pope, Bristol.

Representative of the Sectional Board: Mr. H. Westbury.

Representative of the Devon Conference Association: Mr. E. R. S. Mundy.

Representative of the Bristol and Somerset Conference Association:
Mr. J. Petherick.

During the past year it was noticeable that so far as co-operative education is concerned, the progress, as far as could be ascertained, was not up to that standard we should like to see existing. There are still a good number of societies, large in membership, not yet realising the importance of the educational side of the movement, which should be equally as important as the size of the dividend paid.

We are pleased to announce that the Bristol Education Committee have again become affiliated, and we are, therefore, again being assisted by this most powerful and useful educational body.

The annual meeting of the association was held at Newton Abbot, at the kind invitation of the Newton Society, and there was a large attendance of delegates present, who were heartily welcomed. The various items in the report were keenly looked out and discussed in a most able manner, the delegates present giving evidence of careful study of the main items in the annual report.

We have been represented at all the important conferences arranged by the Sectional Board, the Devon and Somerset Conference Associations, and the women's guilds. A special appeal by our chairman was made at a Somerset Conference to societies in that county at present not within our ranks to become affiliated. Our hon. secretary was appointed as representative of the Central

Education Committee, and attended a meeting in Manchester. Owing to lack of funds this association's representation at these meetings must necessarily be limited, which is to be regretted.

The most cordial relations continue to exist between this association and the co-operative bodies in the section, and our special thanks are due to the Devon Conference Association for an increased grant and to the Somerset Conference Association for continued financial assistance.

We are extremely grateful to those societies which, by their generosity, have enabled us to supplement the grants of the Co-operative Union Education Committee by additional prize money to children in the section in connection with the children's re-examination test. A large number of education programmes from the Central Education Committee were distributed to representatives of education committees and women's guilds. Plymouth Education Committee, as usual, have carried out an extensive programme of concerts, lectures, &c., in addition to weekly classes, whilst gala days with educational addresses seem to be on the increase in the section.

B. MUNDY, Chairman.

WM. WHITE, Hon. Sec.

(8) WESTERN SECTION.

The Board has held ten meetings since last Congress, and the attendance has been as under :—

Mr. E. R. Wood	10
Mr. R. R. Chappell.....	10
Mr. J. R. Davies	9*
Mr. L. W. Richards	10
Mr. W. H. Bryant	10

* Absent once on deputation.

The following appointments were made at our first meeting :—

Chairman : Mr. E. R. Wood. *Treasurer* : Mr. J. R. Davies.
Secretary : Mr. W. H. Bryant.

Representatives to the—

United Board Mr. J. R. Davies.
Central Educational Committee Mr. R. R. Chappell.

District Associations' Executive—

Gloucester and Hereford..... Mr. R. R. Chappell.
Brecon, Monmouth, & E. Glamorgan... Mr. W. H. Bryant.
Mid-Glamorgan Mr. L. W. Richards.
West Wales Mr. E. R. Wood.

We again called together the representatives of each district executive and Sectional Educational Association at an early date to a joint meeting with the Board for the purpose of fixing dates, subjects, &c., for conference work throughout the year, and also to avoid undue crowding or clashing of dates, and we are pleased to report that this arrangement appears to be approved heartily all round and works efficiently and well.

ORGANISATION.

We have now four active and energetic district associations, all working heartily for the consolidation and perfecting of the movement in their respective areas, and anxious to carry the gospel into all spheres not already covered. We are gratified to notice a great improvement in the tone and ability displayed in South Wales compared with the state of a few years ago.

We also have the Sectional Education Association, which is quietly but persistently endeavouring to stimulate more societies to pay greater attention to the fostering of ideals and improvement of employes in their technical knowledge.

PROPAGANDA.

Earnest attempts are being made in each district to increase the trade of existing societies, and to arouse interest in some of the more remote places where

our movement is not yet represented. While little of a positive nature can be chronicled, we believe much good work has been done, and some seed sown that will bear fruit later on. We have had the assistance of Mr. Griffiths, the propaganda agent, at several places in Gloucester and Hereford, also at Treboeth, Cardiff, Ynysybwl, Ynyshir, Penarth, and Abergavenny, and in each place where the local society has rendered earnest organising assistance the results have been very good. In one or two instances meetings have been comparative failures, because the local society had failed to reasonably exert itself to attract an audience. Members of the Board attended practically every meeting.

CONFERENCES.

The first sectional conference, as usual, was made a joint one, for the special purpose of interesting societies in the matter of education. This was held at Cardiff, on 30th September, in conjunction with the Western Section Educational Association, when Mr. J. R. Davies dealt with the Educational Programme of the Union. The chairman and secretary of the educational association were also asked to place before the meeting their ideas of the needs of our section educationally. The discussion was a very interesting one and was followed by the annual meeting of the educational association.

The second conference was made a joint one in conjunction with the Gloucester and Hereford district, and was held at Gloucester Society's premises. The paper read was by Mr. Huggan, entitled "The Rise of the Multiple Shop." This conference proved to be of great interest, there being a very large attendance, including a number of general managers whom the Board had specially invited societies to send as delegates seeing the nature of the subject for discussion.

Keen and thoughtful comments were offered by a number of delegates as to methods, prices, and the outlook for the future. Chiefly, perhaps, the feeling was that while we needed to carefully equip ourselves technically to a higher degree than ever before, co-operation must eventually commend itself to the people by its fairness, self-control, and local benefits in contrast to the soulless, autocratic, and questionable trade practices which obtain in certain quarters. It was forcibly pointed out that whatever benefits and profits are made by the co-operative society comes as a blessing and enrichment of the people in its immediate neighbourhood, while the profits of the multiple shop companies invariably find their way into the pockets of rich and absentee shareholders.

A third conference arranged for at Swansea was perforce postponed owing to the stoppage in the coal trade.

OVERLAPPING.

The case of Blaenavon, Garndiffaith, and Abersychan was reported to the United Board, who deputed Messrs. Gilbert, Langley, and Wood to visit the neighbourhood. These gentlemen duly came and paraded the ground with representatives of each society, but up to the present we regret that no settlement either by boundaries or amalgamation has been arrived at. Meanwhile much regrettable friction exists which we hope may yet be removed at some early date.

A dispute having arisen between the societies at Cymmer and Glyncoirwg, Mr. Richards was deputed to wait upon both, and we are pleased to say an amicable arrangement was made agreeable to both parties.

Complaints also reached the Board of differences arising between Taibach and Aberavon societies, and Ystalyfera and Lower Cwmtwrch, and Mr. J. R. Davies was requested by us to use his influence to arrive at a peaceable solution. With a view to minimising the growing evil, we sent a circular letter to each district executive, asking their aid by intelligent forethought in such steps as may avoid any further causes of friction arising.

TRADE AND EXTENSION.

With few exceptions, our societies continue to show increases of trade and membership. The protracted coal strike in the Rhondda Valley naturally militated against the local areas and the docks affected. Cardiff Society has undergone a complete severe reorganisation, but we trust to see them soon get into their stride again and occupy a position commensurate to the population of the city they serve.

One new society has been started at Dumbleton. New premises have been opened by Bream, and a new up-to-date bakery by Gloucester at its Cheltenham branch. Extensions and additions are noted with a large number of societies, particularly Tredegar, Dowlais, Nantymoel, Swansea, Cwmbwrla, Alltwn, Neath Abbey and Skewen, and Treboeth.

Complaints of lack of facilities in all departments (other than grocery) by the Co-operative Wholesale Society at Cardiff have been continuous, and the districts are now making strong representations to the Co-operative Wholesale Society directors to improve the same.

SECTIONAL DEMONSTRATION AND CHORAL FESTIVAL AT PONTYPRIDD.

The Exhibition and Choral Festival held this year at Pontypridd was an unqualified success. The attendance was all that could be expected, and we believe has had considerable influence in some of the thickly populated valleys of Glamorganshire in stimulating a new interest and appreciation of our movement, and especially co-operative productions.

The local societies of Ton, Ynysybwll, and Ynyshir have all felt a new vigour, and have made marked increases in trade and membership as a direct result of the exhibition.

All meetings in connection therewith were extremely well attended and heartily enthusiastic. The employés' conference on the Thursday was a huge success, no less than 250 delegates being present. A long and sometimes animated discussion ensued after the reading of a paper by Mr. I. T. Rees (Ton) on "The Relation of the Co-operative Employé to Co-operative Productions." On the Tuesday a conference was held under the auspices of the Co-operative Permanent Building Society, which was also well attended.

Many public meetings were held during the week by the local societies, and one particularly successful open-air meeting in Pontypridd, near the railway station.

The Choral Festival was held on the Saturday, and proved most interesting, the adjudicator being Mr. Allen Gill, of Crystal Palace fame.

Four choirs competed for the chief event—Blaina, Abertillery, Gloucester, and Blaenavon.

Gloucester was successful in taking first place and the challenge shield, Blaenavon second, and Blaina third.

The usual juvenile choir contest took place first, Senghenydd being adjudged the best. The other choirs were New Tredegar and Ynysybwl.

Our special thanks are due to Ton and Ynysybwl secretaries for their valuable local assistance and hospitality.

E. R. WOOD, Chairman.

W. H. BRYANT, Secretary.

REPORTS OF THE DISTRICT ASSOCIATIONS.

No. 1.—GLOUCESTER AND HEREFORD.

Executive Committee.

Mr. M. Perkins (chairman), Cinderford.	Mr. J. Blackwell, Gloucester.
„ G. Gooding (treasurer), Hereford.	„ Biggs, Kemble.
„ R. R. Chappell (sec.), Gloucester.	„ A. Merrett, Lydney.
„ T. Miles, Cainscross.	„ A. Beverstock, Bream.
„ A. E. Price, Stroud.	

We have pleasure in again submitting for your consideration the annual report of the association for the past year, which is very encouraging. All the societies report progress in regard to trade and membership, and, from an educational point of view, the various classes in connection with the Co-operative Union show vitality in the Gloucester and Stroud societies. Book-keeping is being taught at Cheltenham and Gloucester under Mr. Keveren, and at Stroud under Mr. Hayward, whom we congratulate as being one of the eight successful candidates in the audit examination. Co-operation class at Gloucester under Mr. Mundy, and classes for juniors at Cheltenham and Gloucester, also a Fellowship class. Kemble has also a junior class.

The Gloucester Co-operative Choir was successful in winning the Co-operative Union Challenge Shield at the choral competition at Pontypridd.

One new society has commenced business at Dumbleton, and has been successful in converting the village shop into a co-operative store.

Gloucester has opened a splendid bakery at Cheltenham, equipped with up-to-date ovens and machinery.

Bream has also, we are pleased to report, opened its new shop, and our association took a leading part in the opening ceremony.

Our quarterly conferences have been held as usual and been very successful and encouraging. We held one jointly with the Western Section, and we hope that another will be arranged this year.

Our first conference was held at Kemble, Mr. Perkins in the chair. The paper for discussion was “Loyalty! is Co-operation your Sovereign?” which

was read by Mr. Price (Stroud). The discussion and criticism by most of the speakers was that the ideals of the Pioneers are not put into practice as they should be by those in authority.

The second conference was held at Ross, Mr. Perkins in the chair. Mr. E. Griffiths' paper, "The Value and Importance of Educational Work," was read by Mr. T. Mills (Cainscross). All the speakers on this important subject recognise the value and need of co-operative education to keep the movement from drifting into mere commercialism.

The third conference was held jointly with the Western Section at Gloucester, and was very successful. Mr. A. S. Huggan's paper, "The Rise of the Multiple Shop and Its Effect upon Retail and Wholesale Co-operation," was read by Mr. E. Jackson (Co-operative Wholesale Society, Bristol). Mr. E. Wood presided over a good attendance, twelve societies sending their general managers. The various speakers agreed with the writer that it is the multiple shop that co-operation will have to compete and fight in the future, and that societies could adopt some of their business methods and at the same time carry out the ideals of the co-operative movement.

The fourth conference was held at Cainscross, Mr. Perkins in the chair. Mr. Morris' paper, "The Duty of Committees in Relation to Purchases," was read by Mr. Mills (Cainscross). There was a great difference of opinion on this subject, some saying managers should have sole control in buying, and others that the manager should be buyer, but report to his committee.

The attendances at conferences have been well maintained by members.

This year we have had thirteen propaganda meetings at separate places in the district. We were successful in securing the services of Mr. Griffiths (Propaganda Agent, Co-operative Union) to canvass, and, in connection with his visit, we had eight public meetings which were all well attended, although they were held in the month of July. At Aylburton and Lydney we had outdoor meetings, and the other places visited by Mr. Griffiths and public meetings addressed by members of the association were Bream, Hereford, Stratton, Coates, and Upper Lydbrook. We also held public meetings and entertainments at Kemble, Cirencester, Crudwell, Ross, Bream, and Newent.

At Ross we could not get a room, but by the permission of the police we held a meeting outside the Market Hall in the centre of the town, and had a splendid gathering, addressed by members and also a Co-operative Wholesale Society director. We had many inquiries at the close, and it would be a boon if a society should start, but these old towns take a lot to awaken them out of the feudal times.

We have had splendid testimony from Kemble and Bream societies to the help the association has been to them, and they are very grateful for our efforts.

We thank the various societies for their financial help in our propaganda work, which has been carried out without appealing to the Sectional Board for assistance, but, with the foregoing facts before them, if we need any assistance they will readily grant it.

The Western Sectional Board has been represented at all our conferences and meetings by Mr. R. R. Chappell (Gloucester).

In conclusion, we wish to thank those societies under whose auspices our conferences have been held, and for so kindly entertaining the members and delegates to tea at the close of the conferences.

The following is the financial statement for the year 1911 :—

Receipts.		£	s.	d.	Expenditure.		£	s.	d.
To Balance brought forward from	1910	17	9	5	By Conferences, Committee, and Executive Meetings	39	6	9	
„ Co-operative Union—Payment of Executive to Conferences and Committees Meetings		28	16	2	„ Public and Propaganda Meetings at Bream (2), Kemble, Cirencester, Lydney, Aylburton, Stratton, Ross, Coates, Crudwell and Upper Lydbrook	24	4	6	
„ Subscriptions from Societies		38	16	7	„ Printing	5	5	6	
„ Co-operative Insurance		0	5	0	„ Delegations	1	3	9	
Audited—					„ Postage	0	12	0	
S. T. DAVIES.					„ Auditor	0	5	0	
					„ Secretary	2	0	0	
					„ Balance in Treasurer's hands ..	12	9	8	
<hr/>					<hr/>				
£85 7 2					£85 7 2				

R. R. CHAPPELL, Secretary.

No. 2.—BRECON, MONMOUTH, AND EAST GLAMORGAN.

Executive Committee.

Mr. S. Godfrey (chairman), Blaenavon.	Mr. Henry Batt, Cardiff.
„ Geo. Hopkin (vice-chairman), Tredegar.	„ D. Smith, Ynysybwll.
„ J. Cowling (treasurer), Newport.	„ Meth. Davies, Cwmbach (resigned).
„ J. Evans (secretary), Tredegar.	„ W. Bryant (Western Sectional Board).
„ J. P. Davies, Nantyglo.	

The executive committee have much pleasure in submitting for your consideration and approval the report and balance sheet for the year 1911.

The work of the association has been very successful and effective of much good. The conferences held during the year have been well attended, and a true spirit of co-operation has been manifest. Papers have been read on subjects of vital importance to the co-operative movement, and have led to keen and instructive discussion as to the best ways and means for the further progress of our cause.

Efforts have been made, in conjunction with the Western Sectional Board, to awaken a keener co-operative spirit in the agricultural districts of Breconshire, and to fill up the existing gap between the movement in South Wales and that in North Wales.

The question of the education of the employés has taken a prominent place in the deliberations of the conferences. For a full discussion of this question a joint conference was held with the Educational Association of the Western Section. The education of employés has, undoubtedly, been a neglected item in the organisation of the societies, but it is gratifying to learn that closer

attention is now being paid to this phase of the movement, and that classes have been instituted for the instruction of the employés.

The association has now taken steps to urge upon the Wholesale Society the necessity of proceeding immediately with the necessary alterations of the old Town Hall, Cardiff, which was purchased by them some time ago, with the object of providing increased accommodation for the trade done with societies in South Wales. It is felt that the trade of the South Wales societies is such as to justify the request for greater facilities for trading, and it is hoped that the Wholesale Society will soon be in a position to open the new depôt at Cardiff.

Encouraging progress has been made during the past year by all societies in the district. Many societies are widening the spheres of their activities and have undertaken large extensions. The Tredegar Society has opened large new premises and bakery at Blackwood; the Dowlais Society has opened a branch at Pendarren, and the Ynysybwyl Society at Cilfynydd and Coedpenmain. Soon no single village throughout the district will be without its distributive store.

The financial position of the association is in a thoroughly sound condition, showing a balance in hand of £47. 6s. 8d. The committee beg to thank all societies for their continued loyalty and support.

During the year five executive meetings and four conferences have been held.

The first conference was held on 8th April, 1911, at the Andrews' Hall, Penarth, under the auspices of the Penarth Society. All societies in the association were represented. The report and balance sheet for the year 1910 were discussed and adopted. This being the annual meeting, the following officers were re-elected:—President, Mr. S. Godfrey (Blaenavon); treasurer, Mr. J. Cowling (Newport); secretary, Mr. J. Evans (Tredegar). The following were elected members of the executive for Monmouthshire:—Mr. G. Hopkins (Tredegar), who was also elected vice-president, and Mr. J. P. Davies (Nantyglo); for Glamorganshire, Messrs. D. Smith (Ynysybwyl), H. Batt (Cardiff), and Mr. Davies (Cwmbach). Mr. S. Godfrey was chosen to represent the association at the Congress. In the evening a very successful and well attended public meeting was held in the Andrews' Hall. The chair was taken by Mr. D. Evans (colliery manager, Tredegar). The meeting was addressed by Mr. L. Richards (Blaina), and the Penarth Excelsior Party, under the conductorship of Mr. R. Morgan, gave some admirable selections. Solos were rendered by Misses Radford and Jones.

The second conference was held on 8th July, 1911, at Newport, under the auspices of the Newport Society. The president gave his report of the Bradford Conference, which was highly satisfactory. An interesting paper was read by Mr. T. J. Hurn (Newport), subject, "How a District Association may best help Co-operation." Valuable suggestions were given as to how the associations could help individual societies, and the paper led to an interesting discussion.

The third conference was held on 14th October, 1911, at Pontypridd, under the auspices of the Pontnewydd and Cwmbran societies. Over 50 delegates were present, and Mr. T. W. Allen represented the Co-operative Wholesale Society directorate. A paper was read by Mr. John Evans (secretary of the association) on "Aspects of Co-operation that need Emphasising." The paper led to a very educative discussion, and it was realised that in any progress made in the societies commercial progress must go hand in hand with the principles of the movement. In the evening a public meeting was held at the Co-operative Hall, under the presidency of Mr. W. Llewellyn, when an interesting address was delivered to a fairly large audience by Mr. T. W. Allen. Some excellent solos were rendered during the evening.

The fourth conference was a joint conference with the Educational Association of the Western Section, and was held at Caerphilly on 13th January, 1912. Mr. Sykes (Cardiff) read a paper in which he contended that to safeguard the interests of the societies it was essential that the most efficient persons should be employed, both physically and mentally, capable of carrying out their duties. The ideal of any society should be to make its shop equal to, or superior to, if possible, any of its competitors in organisation, control, and service. The employés had also better facilities for spreading co-operative opinion amongst the members than either the management or the educational committees, as the employés came into closer contact with the purchasing members than it was possible for an ordinary committee-man. He appealed not only for the need of classes, but for the greater need of making it compulsory for employés to obtain certificates from the Co-operative Union proving efficiency prior to advancement. This would be equally advantageous to the employé and to the society. As one great authority said, "If each employé was thoroughly equipped with intelligence and zeal for co-operation, whatever the equipment might cost, it would pay in the long run."

At this conference the question of the new dépôt at Cardiff was discussed, and the following resolution was unanimously passed:—

That we invite the Mid-Glamorgan and West Wales District Associations to co-operate with this association in appointing representatives for the purpose of waiting upon the Co-operative Wholesale Society directors and urging upon them the necessity and advisability of commencing operations upon the new dépôt at Cardiff within a prescribed term, and thus meet with the strong feeling that exists among the societies of South Wales upon the question.

In the evening a successful public meeting was held in the Market Hall, when solos were rendered by Mrs. J. T. Jones and Mr. D. Pennar Williams (Mountain Ash), and addresses were delivered by various speakers.

The committee again extend their best thanks to all those societies that have entertained the delegates at the various conferences and for their assistance in holding public meetings.

Receipts.		£ s. d.	Expenditure.		£ s. d.
To Balance brought forward from	1910	60 0 11	By Executive Meetings—	20th March, 1911	3 7 0
„ Societies' Subscriptions:—	Aberdare	2 10 10		10th June, 1911	3 8 7
	Abergavenny	0 9 0		12th September, 1911	3 16 10
	Abersychan	1 12 0		8th November, 1911	3 7 0
	Blaenavon	3 15 0		21st December, 1911	2 15 11
	Blaina	10 6 9	„ Conference—		
	Cardiff	5 4 2		Penarth	13 18 0
	Chepstow	0 10 0		Newport	9 3 6
	Cwmbran and Pontnewydd	0 15 0		Pontnewydd	8 12 11
	Cwmtillery	1 18 6		Caerphilly	9 9 7
	Dowlais	1 9 2	„ Delegate to Conference and		
	Ebbw Vale	1 15 5	„ Congress	10 0 0	
	Llanbradach	1 10 7	„ Printing and Postage	7 11 5	
	Newport	7 17 0	„ Speakers at Public Meeting	2 5 0	
	New Tredegar	1 14 0	„ Honorarium to Secretary	5 5 0	
	Penarth	2 0 2	„ Auditor's Fee and Cheque Book	1 1 2	
	Sengenhydd	0 10 4	„ Balance in hand	47 6 8	
	Trecynon	0 15 0			
	Tredegar	3 6 8			
	Treharris	1 10 0			
	Troedyrhiw	0 18 9			
	Ynysybwl	2 12 7			
„ Co-operative Insurance		0 5 0			
„ Grant from Western Sectional					
Board		18 1 9			
		£131 8 7			£131 8 7

Audited—
L. M. SQUIRE.

JOHN EVANS, Secretary.

Executive Committee.

Mr. D. Davies (president), Briton Ferry.	Mr. Matt. Jones (auditor), Briton Ferry
„ Iestyn Williams (vice-president), Ammanford.	„ Tom Stroud, Resolven.
„ Sl. Rees (treasurer), Swansea.	„ E. Hopkins, Pontardulais.
„ Sl. Jones (secretary), Skewen.	„ D. Williams, Cwmbwrla.
	„ John Eager, Burry Port.

We have pleasure in presenting a summary of the work done by the association for the year ending December, 1911. On the whole we consider the results fairly satisfactory, considering the inaccessibility of some of the districts. Efforts have been made to arouse sufficient interest in the town of Carmarthen to enable a distributive store being opened there, but no success has as yet been attained.

A series of special meetings for members of committees have been held at convenient centres, and the executive committee were fortunate in obtaining the services of such able exponents of the movement as Messrs. H. J. Wilkins, A. E. Threadgill (Co-operative Wholesale Society directors), and J. F. James (Cardiff Depôt), to deliver addresses on "The Committees in their Relation to the Manager and the Store."

The first of these meetings was held at the Friends' Meeting House, Swansea, on 29th April, 1911, the speaker being Mr. H. J. Wilkins. The second was held at the Llanelly Society's premises, Llanelly, on 13th May,

1911, and was addressed by Messrs. A. E. Threadgill and J. F. James. At both meetings the attendance was all that could be desired, and it was very evident that the delegates received inspiration as to the work to be done and enlightenment as to their duties and responsibilities in relation to their societies.

We have also kept in touch with the Farmers' Association in West Wales, and, with a view of bringing them into closer contact with the distributive societies, a joint conference of representatives was held at Swansea, on 25th November, 1911, when several points of importance were considered and a further conference arranged for at an early date.

Some of the existing societies have also been very active in connection with the opening of new branches and extensions of premises.

On 25th March, 1911, the first branch of the Neath Abbey and Skewen Society was opened at Crynant, a growing mining district in the Dulais Valley, Neath. A very successful tea and public meeting were held in connection with the inauguration, and each member's child was presented with a memento to mark the occasion. The speakers at the public meeting were Messrs. J. F. James (Cardiff Depôt) and Councillor D. R. Morgan (Ystradgynlais).

On 30th May, 1911, the Treboeth Society celebrated the opening of a new bakery. A public meeting was held in the evening when addresses were delivered by Messrs. J. R. Davies (Sectional Board), J. Eager and S. Jones (District Executive).

On 3rd June, 1911, the Swansea Society opened its second branch at the Hafod, Swansea, and a public meeting was held in the evening, the speakers being Ald. David Williams (Swansea Society) and Mr. J. F. James (Cardiff Depôt).

On 16th December, 1911, the Pontardawe Society celebrated the opening of a spacious new drapery premises. A moustre tea was held in the afternoon in connection therewith, and a public meeting in the evening, when addresses were delivered by Messrs. T. W. Allen (Co-operative Wholesale Society director) and J. James (Cwmgorse).

During the year the association has met at quarterly conferences and the executive committee at intervals to deal with matters of urgency. The conferences were held as follow :—

On 18th March, 1911, at the Resolven Society's premises, when the amendments to the rules of the Union were considered and unanimously adopted. In the evening a public meeting was held in the Co-operative Hall, Resolven, when addresses were delivered by Messrs. F. H. Beaman, chairman (Resolven), J. R. Davies (Sectional Board), J. Eager, D. Davies, and S. Rees (district executive).

On 17th June, 1911, the annual meeting was held at Siddall Buildings, Swansea, when the above-mentioned officers and committee were elected. A very interesting report of the Bradford Congress was presented by Mr. T. Stroud (Resolven).

On 16th September, 1911, at the Workmen's Institute, Pontardulais, when a very interesting paper was read by Mr. Lewis (Pontardulais) on "Should Politics be introduced into the Movement?" In the evening a public meeting was held, addressed by Mr. John Lewis (Wernbwl, Pontardulais), the subject being "The Dnty of Members towards the Society."

On 16th December, 1911, at Pontardawe, the occasion being the opening of the new drapery premises by the local society. The attendance was much larger than usual, which included Mr. T. W. Allen (Co-operative Wholesale Society director) and Mr. E. R. Wood (Sectional Board). In the evening a public meeting was held in the Public Hall, when excellent addresses were delivered by Messrs. T. W. Allen, E. R. Wood, and Councillor J. James (Cwmgorse).

Three societies have been admitted into membership during the year, viz., Trimsaran, Abercrave, and Gwauncaegurwen.

The attendance at the conferences has been well sustained throughout the year, and the discussions upon the various topics have been enthusiastic and of an educative nature.

In conclusion, we desire to thank those societies that have invited the conference during the past year, and trust that they may have derived some benefit at any rate as a result of coming into contact with representatives of other societies.

The following is the financial statement for the year 1911:—

Receipts.	£	s.	d.	Expenditure.	£	s.	d.
To Balance 31st December, 1910	9	0	8	By Conferences	12	18	7
„ Subscriptions:—				„ Executive Meetings	13	16	6
Pontardulais Society (1910 and 1911)	3	15	0	„ Rail Fare and Expenses of Representatives to Congress	3	2	0
Cwmbwrla Society (1910 and 1911)	4	17	6	„ Expenses of Meetings at Cwmllynfell and Lower Cwmtwrch	0	10	0
Resolven Society	1	10	7	„ Printing and Stationery	4	1	9
Pontardawe Society	4	0	0	„ Delegation to Educational Committee	4	5	1½
Lower Cwmtwrch Society	0	9	6	„ Subscription to Trimsaran Socy.	0	12	6
Trimsaran Society	0	6	0	„ Use of Rooms	0	8	0
Cwmllynfell Society	0	10	0	„ Postages	1	3	4
Co-operative Insurance Society	0	5	0	„ Balance	33	3	5
Swansea Society	3	6	8				
Ammanford Society	1	15	7	Audited—			
Productive Federation	0	18	4½	MATT. HY. JONES.			
Neath Abbey and Skewen Socy.	2	0	0				
Co-operative Union	41	6	4				
	£74	1	2½		£47	1	2½

SAMUEL JONES, Secretary.

No. 4.—MID-GLAMORGAN.

Executive Committee.

Mr. J. M. Jenkins (president), Pontrhydyfen.	Mr. J. Jones (vice-president), Ton.
„ E. J. King (treasurer), Pontycymmer.	„ W. Exley, Nantymoel.
„ D. J. Jones (secretary), Cymmer.	„ E. E. Kinsey, Caerau.
	„ T. A. Jones, Mid-Rhondda.
	„ M. L. Thomas, Penygraig.

We have great pleasure in submitting to you the fourth report and balance sheet. The executive council warmly congratulates the various societies in the association on the progress, and the healthy state of affairs as well, which indicate a bright and prosperous future of co-operation within its area.

The executive council has held four meetings, and four conferences have taken place. Particulars of the conferences and papers are as follows :—

1911	Society.	Subject.	Speakers.
Jan. 14th ..	Blaengwynfi ..	"Why Trade Unionists should be Co-operators."	Mr. T. W. Rees (Blaengwynfi).
Mar. 25th ..	Taibach	"Are we Co-operators? If not, why?"	Mr. J. R. Davies (Western Sectional Board Member), Cwmbwrla.
June 24th ..	Ton Pentre	"Co-operation and its Higher Ideals."	Mr Ed. Jones (Ton).
Sept. 23rd ..	Glyncorrwg	"Co-operation"	Mr. E. R. Wood and Mr. L. W. Richards (Western Sectional Board Members).

The progress made by societies up to the present has been very satisfactory indeed. Many societies, had it not been for the unsettled state of affairs in the coalfield, would have opened new branch stores and extended their central stores to meet the demands of an increased trade. Nantymoel Society has almost completed building a branch shop at Ogmores Vale and a most up-to-date bakehouse at Nantymoel, at a total cost of £7,000. The Blaengarw Society also has completed building a millinery department to meet the demands of its members. The Mid-Rhondda and Penygraig societies, which suffered so severely through the Cambrian Combine coal strike, have made another addition to the history of the co-operative movement. With an enormous decrease in sales, they could boast of a substantial increase in membership. By the keen business instinct of the committees, and also their self-sacrificing spirit, they have proved that the working man, when opportunity offers itself to him, has brains and intelligence to govern his own affairs from a business and moral point of view that cannot be surpassed. They have given practical proof also that the co-operative movement is the only one in industrial disputes that can materially benefit working men, and guide them successfully past the precipice of "debt" into the haven of "commercial safety."

Commercially, we think the association can pride itself that co-operation

is making steady and healthy progress. Educationally also we can report satisfactory progress.

Several societies have during the year held very successful meetings. Addresses and lectures have been delivered on various phases of the co-operative movement. Some societies also have children's classes studying the book entitled "Our Story." Also book-keeping classes with a good percentage of passes.

If the movement is going to attain the higher ideals, management committees must of necessity appoint from their own a committee of the best intelligence available, to strenuously keep to the fore the higher aspirations which Robert Owen and the Rochdale Pioneers had seen in visions. If co-operation is going to hold its own against the combination of private individuals, into what is termed "multiple shops" for selfish motives, we can only accomplish it by teaching our members that big dividends must be discouraged, and the prices of commodities must be reduced to enable the poorest of the poor to purchase at the stores wholesome and pure food for their money. Let us endeavour to catch the children and instil into their hearts the co-operative "seed," then we can expect in the near future that which our forefathers saw in visions we shall see in realisation the "Great Co-operative Commonwealth."

The executive council again begs to thank the societies for their encouraging support in the past, and hopes that the same spirit which welded us in the years gone by will continue to band us with a stronger unity, that we may say, in the words of the old proverb, "Unity is Strength."

The following is the financial statement for the year 1911 :—

Receipts.	£ s. d.	Expenditure.	£ s. d.
To Cash in hand, 1910	5 7 9½	By Delegates' Train Fares to Con-	
„ Abergwynfi Society	1 4 2	ferences	4 17 11
„ Aberavon Society	1 2 0	„ Executive Members' Fees and	
„ Blaengarw Society	1 3 4	Train Fares to Conferences	
„ Bryn Society	0 8 7	and Meetings	13 19 4
„ Cymmer Society	1 6 0	„ Postage and Stationery	1 14 9
„ Cymmer Bakery Society	0 5 0	„ Printing	3 5 6
„ Co-operative Insurance Society..	0 5 0	„ Mid-Rhondda Distress Fund	1 1 0
„ Caerau Society	3 6 6	„ Delegation to Education and	
„ Glyncoirwg Society	1 0 0	Western Sectional Board	
„ Mid-Rhondda Society	3 6 8	Meetings	3 0 6
„ Nantymoel Society	6 9 7	„ Secretary's Salary	3 0 0
„ Penygraig Society	2 15 0	„ Cash in hand, December, 1911 ..	33 10 10½
„ Pontycymmer Society	4 0 0		
„ Pontrhydyfen Society	0 12 4		
„ Talbach Society	1 0 9		
„ Ton Society	7 12 11		
„ Ynysir and Wattstown Society.	3 15 0		
„ Western Sectional Board, per			
Mr. J. R. Davies	19 9 3		
	£64 9 10½		£64 9 10½

Audited —
H. TOMS.

D. J. JONES, Secretary.

DISCUSSION ON THE REPORT.



PROGRESS OF THE MOVEMENT.

(See Report I, page 47.)

Mr. E. O. GREENING (Agricultural and Horticultural Association), who rose to comment on the Union's report on the general progress of the movement during 1911, thanked the delegates for the hearty reception they had given him. He declared that he was as proud to be among the co-operators at their Annual Congress at the age of seventy-six as he was at the age of twenty-one—fifty-five long years ago. He could not help asking, however: "What of the future? What of our children and our children's children?" Professor Marshall once said that one of the great drawbacks was that we were always producing men and women of capacity and that they were always rising out of the ranks so that labour was ever being depleted of its strength. The question with us was how to retain our strength and not permit the same thing to happen. He did not think we could provide for the children or for the future by reducing the number of the societies, and he was certain we could not do it by reducing the variety of works and callings. Yet the report showed that the number of stores had diminished and the number of productive societies had diminished also. He rejoiced at the growth in membership, business, and profits, and he was not against amalgamation where necessary. We must have greatness if we were to be strong; but surely it should be possible in many outlying districts to create new societies in greater numbers than those lost through amalgamation; and in the productive movement we should be embracing new classes of work and looking after new things. There were two forces we had to take notice of—one was the power of combination, and the other was the power of specialisation. While the movement was growing, it was not growing in specialised industry. He went on to enumerate some of the great specialised industries—those connected with iron and steel, aviation, motoring, &c.—and he contended that the movement must retain hold of the specialised societies in these industries. If we left them to drift this way or the other, or if we linked these societies up to form one heterogeneous mass which would deal with anything from co-operative insurance to "One and All" seeds, we would reduce the opportunities for the young men.

Mr. S. F. PERRY (Stockport) expressed his hesitation in following such an advocate as Mr. Greening; but new occasions taught new manners. The most important point to be remembered was that our trade was 116 millions, and only twelve millions of that was produced inside the movement. Many held that in co-operative production and in the control of the means of supply lay the solution of the industrial unrest. He did not agree that the solution lay in the multiplication of small societies—it would

lie rather in the amalgamation of societies, and it would lie in the concentration of the efforts of the movement. The multiplication of small societies meant more officials and more expense. He believed more and more in concentrated effort, and they could have their specialised sections quite well. The younger generation was not there to advocate the creation of small societies again, but developments which would give the people the control of means of supply so that the workers would come into their own again. He urged upon the Congress the necessity for standing firm to the principles of the movement—the employment of their own members inside the movement in the production of the goods they required—the profit coming back to the members.

MEMBERSHIP OF THE UNION.

(See Report 12, page 57.)

Mr. H. D. NEATE (Keyworth) drew attention to the fact that the Radcliffe-on-Trent Society had been struck off the roll of membership, and inquired the reason. He also asked why the district committee had not been approached with a view of getting into touch with the society, and seeing if something could not be done to save it.

The GENERAL SECRETARY stated that the society had failed to pay its subscription, and that was the reason why it had been struck off.

Mr. NEATE said it was rather hard on a struggling society that it should be struck off for such a small matter. He also said that the word "withdrawn" might have been used; "struck off" suggested that the society had done something wrong.

The GENERAL SECRETARY: If a member of your distributive society does not conform with your rules, what course do you pursue? You simply strike the member's name off the rolls.

Mr. A. VARLEY (Lancaster) noticed in one portion that the Hull Printers' Society had been struck off, and in another that the same society had been admitted a member of the Union. Where was the society now, in or out of the Union?

The GENERAL SECRETARY said that the society had failed to pay its subscription; consequently it was struck off the roll. The society, later in the year, applied for membership, and, complying with the rules of the Union, was admitted.

COMMITTEE ON EDUCATION.

(See Report 18, page 59.)

Mr. W. R. RAE (chairman of the Education Committee) said he had two duties to perform; one was to move the adoption of the Education Committee's report, and the other to move the resolution which appeared at the end of it. In the first place he just wanted to draw attention to one

or two necessary alterations and then to state that in moving the report there was not one item he was not quite proud of and not one item which he was not prepared to defend if necessary ; and if any delegate had any difficulty or misunderstanding he would do all in his power to remove them. With respect to the alterations, he said they would find in the report that the total number of students who had entered the various examinations of the Central Education Committee was 11,152. That was the number at the time the report was printed, but the complete returns showed that the number who sat for examination was 12,664, an increase of 1,200 on the previous year. They had enrolled during the session 14,518 juniors for the study of co-operation, which were divided up into three sections. Two of the sections were examined locally and the third, which was composed of the most advanced students, by the Co-operative Union. In connection with the third examination there was a point of such interest that he wanted to mention it. There were 1,756 competitors in this examination, and the most successful was a boy named J. Coxford, and he belonged to Northampton. The secretary of the Education Committee had received a letter from the educational secretary of the Northampton Society and he proposed to read it, because it would show that some societies were becoming alive to the waste of brains consequent upon the want of opportunity—brains which would be valuable to Great Britain if only the boys and girls had an opportunity to develop them. The letter which was dated 23rd May, was as follows:—

Gentlemen,

Herewith I enclose receipt for 10s. on account of first prize to J. Coxford in Junior Class, Section III. I beg to also acknowledge receipt of special certificate, and thank you for your kind wishes in the accompanying letter.

It may surprise you when I tell you that J. Coxford is one of the poorest lads in Northampton ; born and dragged up in a two-roomed house (one up and one down), and back to back with another similar hovel. He has no mother, and his father is a very poor shoemaker. J. Coxford has a head, but no stomach, or clothing. My committee are giving him some articles which he is sadly in need of.

He is a chorister in one of our churches and should have left school last week, but we are trying to keep him there until we get him a situation, as we do not want him to go into a factory. He is too old for our Grammar School as a free scholar, and we are hoping to get someone to interest themselves on his behalf and pay for a grammar school education. We feel sure if that is done he is certain to get a Hughes Scholarship and become a shining light in our movement. Although in such a position, when he obtained his third prize last year, he took the money to the Stores and wanted to become a shareholder, but, of course, he was too

young, so his father took up shares for him until he is old enough for a transfer.—Yours truly,

J. A. TOOTILL, Hon. Sec.

Proceeding, Mr. Rae said the resolution he had to move was as follows :—

That, in the opinion of this Congress, the training of co-operative employés is of vital importance, and should be admitted to be one of the primary responsibilities resting on committees of management. It affirms that this training should, in the case of apprentices or junior employés, be made a condition of employment, and still further affirms, with respect to salesmen, assistants, and clerks, that every possible assistance and future recognition be afforded.

He said he was constantly brought into touch with apprentices, and could scarcely do anything else but feel that they were neglected. He therefore wanted to plead with societies that the apprentices should be dealt with differently. It was in their own interests. People did not allow children to do just what they pleased. Why did they allow apprentices either to take this or no as they pleased. The apprentices were not children of apprentices; they were the sons and daughters of their fellow-workers whom they had taken to make tradesmen. He ventured to assert—and he did so without fear of contradiction—that the movement was neglecting its duties towards its employés, and his last words were “face your responsibilities and duties as men.”

Mr. J. J. WORLEY (Plymouth Printers) seconded. He said it was a matter upon which he had personally felt very keenly for some time past. Many of them were coming to feel that in the matter of technical training among co-operative employés enough was not being done. He had made inquiries among employers and the result, in his opinion, simply put co-operative societies to shame. It would be invidious to go into details. He might, however, refer them to a short article on the subject in the “Co-operative Year Book.” Private traders and business men had recognised the benefits of giving attention to technical training and the fitting of a boy or girl to discharge the functions they have been engaged to do. It was a disgrace that co-operators should omit to give proper attention to their apprentices. In many cases special training was given in service time. He knew that in advocating class training they ran the risk of being accused of giving too much book learning. Craft training was better, but in distributive trades they were in a state of transition, in connection with which classes were providing the training they wanted. He hoped the stores would realise all their responsibilities in this matter, and see that apprentices were trained and developed to their full capacity. Co-operative training should be directed also towards stimulating in employés a desire to remain in the movement and serve it to the best of their ability.

Mr. T. J. HENSON (Birmingham) said he was afraid that much of the

grievance in this matter was due to the attitude of societies with regard to it. Their society, he explained, had introduced a class in the direction advocated by the Education Committee and they gave employes a distinct advantage if they were successful. They had adopted the Midland scale of wages, and in addition to that successful candidates at classes were paid extra according to the certificate obtained; if a first-class certificate then wages were increased from 1s. to 2s. per week. If other societies took a similar attitude (providing they could afford to do so) they would get good results. It was an incentive to juniors to take a keen interest in their work and give good time to it. That, however, had been their experience, and he felt certain that if they supported the Education Committee in these matters it would be worth their while.

At this juncture, the President announced that a requisition had been received, signed by the representatives of twenty societies, to the effect that Congress should be asked to give its permission for Mr. Rae's paper to be read, and discussion taken on same, not later than the second session of Congress on Tuesday. This, said the President, was made necessary by the fact that Mr. Rae was obliged to leave Congress before the Wednesday sitting.

The requisition was agreed to by a large majority, several hands being held up in protest against any interference with the Standing Orders.

After the GENERAL SECRETARY had made a few announcements, the delegates adjourned to luncheon.

FIRST DAY OF CONGRESS.

AFTERNOON SITTING.

The delegates having reassembled for the afternoon sitting,

Mr. B. WILLIAMS (chairman of the United Board) said it had been stated on many sides during the luncheon hour that the proposal to alter the course of the Congress agenda had been engineered by the Central Board, or by the United Board. He wanted to tell the delegates that the matter was discussed at the Central Board meeting on the Saturday morning, and the members of that Board decided that they could not interfere with the Congress agenda. It was again referred to at a meeting of the Standing Orders Committee, who also decided that they could not see their way to interfere with the Congress programme. Therefore, on behalf of the United Board, Central Board, and

the Standing Orders Committee, he desired to give an unqualified denial to the charges that had been made.

Mr. J. W. DIMOND (New Brompton) resumed the discussion on the report. He said some societies took into their employment boys, and then in two or three years told them they had no use for their services. He thought that was a shame. He also expressed the opinion that societies should give apprentices an opportunity of receiving education in the ordinary working hours. It was said this would mean the dislocation of business, but he thought it would be possible to get over the difficulty by arrangement. The Government had done this, and he thought the co-operative movement might do the same. They should regard their employés as an invaluable asset of the movement, and regard the money spent on their training as a good investment.

Mr. CLARK SMITH (Middlesbrough) rose to support the resolution. He did so with very great pleasure as a member of an educational committee which had taken some part in education of this character. They had been successful in winning the gold medal for the best boy in the Northern Section four years in succession, the gold bangle for the best girl, and the Blandford Scholarship one year; in addition, one of their employés had come out on top in the examination for co-operative secretaries. Delegates would see from this that Middlesbrough had had some experience of the classes organised by the Education Committee of the Co-operative Union. Mr. Rae had given them an instance showing how children of poor parents had brains, and how, provided they got the necessary opportunity and encouragement, they would in time make good and useful citizens. He could support those remarks by a practical experience they had had at Middlesbrough. The top boy in an examination under their auspices proved to be one of the poorest children associated with the society. They encouraged the boy's parents to let him go to the High School; he went, and won his B.Sc. He thought other societies might encourage children of members in the same way, they would then be doing something towards the making of educated citizens, and if there was one thing the country wanted it was educated citizens.

Mr. J. PRYOR (Lee Moor) said it was an acknowledged fact now that there was need in the movement for the best talent they could get. They had to compete with the talent employed by the combines, and in order to do that co-operators wanted their people properly trained. In the elementary schools the children were trained up to a certain pitch, but there was no specialising. The second point he wished to emphasise was that it would be an advantage to co-operators if they went in for specialising, because they would get a better-class employé than they did at present. As to the question whether it would pay, he had no hesitation in answering the question in the affirmative. He had had some personal experience. He remained at school until he was 21 years of age, and he had never regretted it. He could give scores of examples that the course he had suggested would pay. The third point he wished to make was, that once having trained their employés and made them of some use to the movement, they should be careful not to starve them in the

matter of treatment. When they had been properly trained they should be paid in a manner which would prevent them being attracted or stolen into the outside commercial world.

Mr. J. SHARPLES (Blackburn), who was indistinctly heard at the press table, said he felt very strongly the responsibility of the co-operative movement with regard to the boys and girls that came into their circle. There ought to be some means of finding out whether he or she had the necessary tact and ability for specialising. Many boys and girls leaving school were very anxious to get away from being taught. They wanted a change. Some of them came to work with the express thought that they were going to escape teaching for a certain time at all events. The co-operative movement should make some arrangement for a test, and provide facilities for research work which could not be provided by any other means.

Mr. ANDREW YOUNG (East of Scotland District) contended that our present system of education was devitalising, yet Mr. Rae proposed that they should compel these boys and girls to be educated at the same time that they were worked. Now, what some of them had been fighting for was to give a child some leisure to grow. In England and Wales two millions and a half of the boys and girls were unfitted to be educated. He said he was working when he was nine years of age, and he knew what it was to strive to educate himself and work at the same time, hence he was in favour of granting proper time for education and leave an allowance of time for proper leisure. He hoped that Mr. Rae would take that view.

Mr. RAE, in replying, said that had it not been for the last speaker there would not have been anything to reply to. He could not see for the life of him how Mr. Young could find anything in his statement or the report that he (Mr. Rae) desired to deprive boys of their leisure. All that he asked was that training should be a condition of employment. They believed that the schools for the training of apprentices should be held in the society's time, and apprentices would not be deprived of any leisure. What was hindering the scheme was not opposition, but apathy, and he advised them to throw aside any apathy, and do their duty to their brothers' bairns that they had taken in their charge.

The resolution moved by Mr. Rae was carried.

THE INDUSTRIAL AND PROVIDENT SOCIETIES (AMENDMENT) BILL.

(See Report 20, page 72.)

One of the first subjects of interest raised in the report of the Joint Parliamentary Committee had reference to the Industrial and Provident Societies (Amendment) Bill.

Mr. T. TWEDDELL (chairman of the Committee), commenting on the report, said it was about five years since that Bill was drawn up. It had been in the hands of the Government for a considerable portion of that period, and

it remained unpassed yet, although the members of the Parliamentary Committee had hoped that it would have found its way on to the Statute Book before now. Misfortune had dogged its footsteps. There was nothing in the Bill to account for that; the Bill contained nothing obnoxious to any vested interests—the Government, before taking it in hand, took precautions to see that anything of that kind was withdrawn. So long as the avenues of Parliament were blocked up with traffic as they were and measures of larger importance to the Empire were clamouring for attention, he feared that the Bill would not make very marked progress. They desired to bring the influence of that Congress to bear upon the efforts of the Central Board to induce the Government to push it forward. It had always been a matter of importance to the co-operative community, but it had become a matter of much more importance since the decision of the House of Lords was given in connection with nominations. They desired to present to the Government the united voice of a large Congress like that, and for that reason he moved—

That this Congress learns with regret that no further progress has been made by Parliament with the Industrial and Provident Societies (Amendment) Bill, which has now been rendered imperatively necessary by the recent judgment of the House of Lords on the Nomination Section of the existing Act, which destroys the practice of many years and renders useless the privilege intended to be conferred by this section. We, therefore, desire to urge the Government to give facilities for the passing of this small enabling measure during the present session of Parliament.

He added that the resolution, if carried, would be forwarded to the Prime Minister and the Financial Secretary to the Treasury.

Mr. A. WHITEHEAD (General Secretary) rose to second the resolution, when

A DELEGATE raised a point of order to ascertain whether a resolution not on the paper that morning could be brought forward in view of the Standing Orders.

Mr. WHITEHEAD held that the resolution was permissible under Standing Order No. 2. Proceeding to second the resolution, he said they wanted the Bill amended. A Congress like that would have some influence with members of Parliament, and the resolution would be forwarded to the proper quarter in due course.

Mr. F. JENNINGS (Pendleton) thought everything should be done to facilitate the passing of the measure, but they ought not to content themselves with passing a pious resolution. When they went back to the hundred and one societies they represented they should have similar resolutions sent on to the Government, and he felt they would strengthen the hands of the Parliamentary Committee.

Mr. W. R. BLAIR (Liverpool) complained that a suggestion made by the City of Liverpool Society—to have a provision in the Bill to save societies

paying away the savings of the women members—had not been taken up. He wished to know if any provision of that kind would be included.

Mr. J. J. COULSON (York) pointed out that some societies were revising their rules and they were anxious to know what the provisions of the Bill were before making the changes in their rules. He urged the Parliamentary Committee to promote the passing of the Bill as a non-controversial measure.

The relevancy of the proposal was again questioned, but was overruled. The delegates showing a desire to vote, Mr. Tweddell was called upon to reply.

Mr. T. TWEDDELL said the observations of the speakers could scarcely be regarded as criticism. They were suggestions, and they would be placed before the Parliamentary Committee as emanating from the Congress. The committee did receive a letter from Liverpool, but, apparently their Liverpool friends did not realise the defences that surrounded a Bill when it went to the House of Commons—one could not run in every now and again and add a paragraph to it. However, they now had to revise the Bill in the light of the law regarding nominations; they sympathised with the justice of the Liverpool suggestion, and would see that it was considered.

The PRESIDENT: We shall have to vote now.

The resolution was put to the meeting and declared unanimously carried.

NATIONAL INSURANCE.

(See Report 20, page 73.)

Mr. T. WOOD (Insurance Society) said it was with the greatest amount of diffidence that he stood there that day in order to criticise the report of the Parliamentary Committee in regard to national insurance. They had been asked why was it that they, an institution associated with the Co-operative Union and the authority on co-operative insurance, were not in any way mentioned in the report. He could assure the delegates that they (the Insurance Society) were equally disappointed, and it was an unfortunate feature of the co-operative movement that such things should exist. He wanted to fill in the gap left by the Parliamentary Committee. They (the Insurance Society) had not been idle; on the contrary, they had felt their obligations and responsibilities. He wanted to draw attention to the resolution moved at the last Congress, to the effect that the Union should call together the representatives of the various interests in connection with the co-operative movement in order that they might frame means whereby the National Insurance Act could be administered on behalf of the movement. It had been suggested that the Insurance Society prompted that suggestion. He denied the suggestion, and asked how they could have prompted the resolution seeing they were only one of the pawns in the game. It was decided at the last Congress that the matter should be referred to the Parliamentary Committee, and he thought they would agree with him when he said that, to say the least, it would only have been courteous on the part of the Parliamentary Committee to call in the Insurance Society for consultation on such an important question. What had been their experience? They, like

every other society, received a letter from the Parliamentary Committee asking for suggestions. They replied to that letter courteously and in such a manner as would give the committee an opportunity of calling in the Insurance Society for consultation if they cared to do so. They never received any further response. He wanted to ask them would they have been fulfilling their duties and obligations as to the authority on co-operative insurance had they not moved in the matter? The directors of the Wholesale Society found that owing to the constitution of the society it would be difficult for them to form a society to administer the Act. Naturally, the course for the directors of the Insurance Society was clear, they must endeavour to see what could be done. They had formed a society that could be national; they also realised the fact that the members of that society would be the managers, and that they could, if they choose, turn them off. Would it not be worth while for the Wholesale Society to affiliate themselves with this idea? The report of the Parliamentary Committee seemed to recommend a course which would lead, not to unity, but to disintegration. The directors of the Wholesale Society, seeing the difficulties which stood in the way of the society becoming an approved society, had recommended the employes to form a society to take advantage of the Act and individual distributive societies to do the same. Was that co-operation? Was it acting in good faith? He said no. They had no interests to serve except the interests of the movement, and they wanted to do that in the best possible way.

Mr. J. WILSON (Scottish Co-operative Wholesale Society) said the Parliamentary Committee had considered how best to form approved societies. Mr. Wood seemed to be aggrieved because the committee had not called in the Insurance Society. Neither had they called in any other society. At any rate the report did not say so, and the resolution did not say that they should call in any society. Since the Parliamentary Committee came to their decision the directors of the Insurance Society had formed theirs into an approved society. He believed the Parliamentary Committee had dealt with the matter to the best of their ability, and he had very great pleasure in supporting the adoption of their report.

Mr. J. J. WORLEY (Plymouth Printers) said that he rose to call special attention to the stand of the Parliamentary Committee, because the question of the report on the National Insurance Act brought it prominently to their notice. It seemed to him that if any co-operative interest did not coincide with the interests of the Co-operative Wholesale Society that created an atmosphere that did not give opportunity for a full consideration of the proposals. The Co-operative Insurance Society had not been considered, said Mr. Wood, and the report emphasised the claims of the Co-operative Wholesale Society. What he was surprised at in attending a conference of the North-Western Section was that the expert sent down by the Insurance Commissioners to lecture on the Act was an employé of the Co-operative Wholesale Society. He congratulated Mr. Tweddell on having been appointed on the Advisory Committee to represent the co-operative movement, but he

did not think the attitude of the Parliamentary Committee was right, especially to co-operators interested in phases of the movement other than that of the Co-operative Wholesale Society.

Mr. F. MADDISON (Blackpool Printers) remarked that he thought this was one of the really important parts of what he would call the public side of their business at Congress. It had to do with the demonstration of one of the greatest measures of social reconstruction that had been passed by any Parliament. It was desirable that great thought and care should be given to the subject. He was not a member of the Co-operative Insurance Society, but when he read the report he was struck with the fact that the Insurance Society had not been called in. There was not a single reference to it, although it was obvious that it was a society that could have brought volumes of experience to bear on the subject, and which ought to be drawn upon in the fullest possible manner. Unfortunately, he was not an absolute admirer of the Co-operative Wholesale Society; they were too big to be great. His complaint was that he had never known an omission so unpardonable as this committed by the sub-committee. They had not done justice to the Insurance Society. It was desirable, however, that the Act should be administered in the interests of the movement as far as possible, but there must be no coercion with regard to employés who were members of friendly societies. He claimed that the sub-committee should have sought practical experience, and included the presence of the Insurance Society.

Mr. J. HART (St. Helens) was of opinion that the co-operative movement should have left the administration of this Act to the friendly societies and the trade unions. Had Mr. Lloyd George and his Cabinet started out with the intention of crippling trade unions and friendly societies they could not have done— (Cries of "Oh, oh," and interruption.) If the Insurance Society and the co-operative societies took any part in the administration of this Act they would not be carrying into practice the sentiment expressed in the welcome accorded to their trade union friends that morning.

Mr. P. GLASSE (Scottish Wholesale Society), speaking from the back of the hall, was understood to say that Mr. Wood (Insurance Society) had failed to grasp the situation at all. He would like to know, and he would ask Mr. Wood, if they had had a meeting of their members to give them power to form an approved society? If they had he (Mr. Glasse) had never seen any report of it. Should they form such a society without asking the permission of the shareholders? In doing what they had done the Wholesale Societies had only been looking after the interests of their shareholders.

Mr. S. F. PERRY (Stockport) rose to support the recommendation of the Parliamentary Committee with regard to the Insurance Act. He made no apology for stating that at the beginning of the insurance controversy the society which he represented at that Congress agreed to support the policy of the Co-operative Insurance Society, but when the members of that body themselves had decided that they should be taken over, or the best terms arranged for the taking over of that organisation by the larger organisation,

he recognised there was no dishonour in accepting defeat, and it would have been better at this stage if those who controlled the interests of the Insurance Society had recognised that the co-operative movement had said that this strife must cease and the work must be done by one organisation. Even when the conference of the North-Western Section was held the expert sent down by the Commissioners was a Co-operative Wholesale employé, and he was there to defend the honour of that man who came to lecture, despite the criticism which was afterwards indulged in. He had sacrificed his time to make himself acquainted with the provisions of the Act, and if that man was sent down by the Commissioners there should be, in his opinion, no suspicion attached to the Union or Joint Parliamentary Committee. When the co-operative movement was properly linked up, in spite of the fact that they had large bodies of trade unions and friendly societies, there was great scope for the working of the Act amongst the members inside the co-operative movement. He believed the Parliamentary Committee, in recommending the Wholesale Societies to work the Act, had in mind the resolution passed by the Bradford Congress against establishing a separate organisation. There were too many organisations inside the movement at present. Let them consolidate rather than talk about extending them, and then their power for good was bound to increase.

Mr. W. S. ACTON (Nelson) was glad the Parliamentary Committee had taken the step they had done, and the only regret he had was that co-operators in this matter had been somewhat late. They were late in issuing the particulars. He was a co-operator and a trade-unionist, but he must say he thought the trade-unionists had been more up to date in this matter of insurance. He believed the Wholesale Society could work this business cheaper than any other organisation could do. If the circular that had been issued by the Insurance Society represented the wisdom of the directors he was sorry, because it was open to serious question. Co-operators should work the Act in a manner which would redound to the credit of the movement.

Mr. G. GOODENOUGH (North-Western Section) appealed to co-operators to cease their petty differences, for in the meantime the large industrial insurance societies were busy getting members for their societies and co-operators were going to be left out. He had been talking to people connected with big industrial insurance concerns and they said that there was a bye-product in every industry. If they had their agents calling where maternity benefits were going into the homes of the people, they were going to bring policies out. He (the speaker) was a co-operator, a trade-unionist, and he belonged to a friendly society. He would like to see those organisations combine and issue a national poster pointing out that by doing a certain thing they were only weaving a net for themselves, so far as the industrial insurance companies were concerned. He had a son and a daughter; the co-operative society was not open to them, the trade union was not open, the friendly society he had not too much faith in, because, he thought, they were suffering from a measure of dry rot. What was he to do in the matter? Co-operators were quarrelling

amongst themselves about dignity, &c., instead of deciding what they were going to do in the matter. They were going to miss their great opportunity, and he was glad to have had that chance of giving them a warning.

At this point there were cries of "Vote, vote."

Mr. J. PENNY (Sheffield and Ecclesall) asked for a statement of the legal position of the Wholesale Society in this matter, but Mr. Tweddell was called upon to close the discussion.

Mr. T. TWEDDELL, in his closing speech, agreed with Mr. Maddison when he described the Insurance Act as "one of the greatest Parliamentary feats performed in our day," and he expressed the feeling that few people could estimate the results of the Act. Replying to the criticism of one of the speakers, who argued that this insurance business should have been left to the trade unions and friendly societies, he said the Parliamentary Committee had no desire to interfere with any of these bodies, and in the report presented by the Parliamentary Committee there was a special reference to this. When the trade unions had taken their share out of this enormous community, and the friendly societies had done the same, there still remained a great balance of co-operators. Every working man and woman should have some avenue through which they could reach and avail themselves of the benefits presented by the Act. The Parliamentary Committee appeared to have broken water wherever it turned, they were trying to work in the interests of the community in the best way they could. The names of the special committee had been asked for, and there was no reason why they should not be given. These were Mr. J. Deans and Mr. W. T. Charter (representing the United Board), Mr. P. Glasse (representing the Scottish Co-operative Wholesale Society), and Mr. T. Tweddell (Co-operative Wholesale Society). They represented every interest. Their friends of the Insurance Society had no representative on the committee, and, without breaking through certain traditions, they could not have given them any. With regard to the Advisory Committee, the names sent on by the Parliamentary Committee were those of Mr. A. Whitehead, Mr. J. Deans, Mr. H. J. May (who had made a thorough study of the Act), and himself. The choice fell upon him. He would have preferred if another one of the four had been chosen, but he was selected, and there was no partiality about that. He favoured no particular interest, although he sat on the Wholesale Board and was proud of it. They had to decide which was the best existing agency to deal with this enormous, complicated measure. Reference had been made in the discussion that afternoon to the experience of the Co-operative Insurance Society. In matters connected with that Act they had had no experience. For forty years they claimed to have been the one and only authority for doing business, but one of the complaints against them was that they had allowed those enormous industrial concerns to spring up around them with the horrible associations that had been revealed, and that they had not given the members of the movement the opportunities they might have done. They looked to a national institution to do this work, a national institution that should have the confidence and the whole power and

influence of the co-operative movement in connection with this matter; and in considering the whole of the questions involved in the business, they had come to the conclusion that the combination of the Wholesale and the stores would be the best they could have to work the Act.

The allotted time expired before Mr. Tweddell had concluded his speech, and he had to resume his seat. The report was then put to the Congress, and was declared carried by a large majority.

Mr. J. PENNY: Can the United Board make any statement about the legal position of this proposal to become an approved society?

The PRESIDENT: Shall we reopen the matter? (Cries of "No, no.")

PROTEST AGAINST SUGAR CONVENTION.

(See Report 20, page 78)

Mr. T. TWEDDELL said he had been asked to move the following resolution:—

That this Congress notes with satisfaction that the British Government has so far refrained from signing the recent protocol relative to the prolongation of the International Sugar Union, and earnestly urges upon them the necessity of taking the earliest opportunity of denouncing the Brussels Convention in the interests of the sugar consumers and users of this country.

He said they had been endeavouring for some time to secure an interview on this very important question, and that was the reason why the resolution had not appeared in the report. It was a matter of increasing wonder that ever a British Government was capable of entering into such a ridiculous agreement as this convention. However, he felt that there was a unanimity of feeling on the question, and he would simply move the resolution.

The resolution was then formally seconded, after which Mr. Geo. D. TAYLOR (Edinburgh) said he desired to support it, and he hoped that delegates would go to their respective societies and place the matter before the members so that they could address questions to their members of Parliament on it. Let the people who asked for the South African war pay for it. He appealed strongly to delegates to heckle Parliamentary candidates on the question.

The resolution was adopted.

This concluded the report of the Parliamentary Committee, which was unanimously accepted.

CO-OPERATIVE WHOLESALE SOCIETY AND DURHAM MINERS.

Mr. J. PENNY (Sheffield and Ecclesall) raised a question on the proceedings of the Joint Committee of Trade-unionists and Co-operators. I want, he said, to mention something about the miners' dispute. Would it be possible for you to allow a director of the Wholesale Society to explain the arrangement by which miners in Durham were permitted to draw upon the Co-operative Wholesale Society bank to help them out of their difficulty during the recent

miners' strike. He thought a statement on that matter would be worth listening to.

Mr. A. WHITEHEAD (General Secretary) said that the matter did not come under the report, and no further notice was taken of it.

JOINT COMMITTEE OF TRADE-UNIONISTS AND CO-OPERATORS.

(See Report 22, page 82.)

CARTERS' STRIKE AT LEEDS.

Mr. T. A. HEALY (Leeds Industrial) said he wished to enter a protest against the action of the Joint Committee of Trade Unionists and Co-operators in dealing with the "Week-End Ostling" in connection with the Leeds carters' strike by going outside the powers which they possessed, and dealing with matters not in dispute. It might be well known to many in this Congress that in Leeds they had been having some trouble with the Society's carters, who for two days were out on strike. At the commencement of the trouble, the Secretary of the Carters' Union, Mr. Hilton, sent a letter to the Society asking that the matter in dispute should be submitted to arbitration, and at a meeting of the Board and a deputation of the men and their Secretary, this request for arbitration was repeated by the men and was granted by the Board. At a meeting of the Arbitration Committee and the parties in dispute, the whole matter was gone into, and in the award they were surprised to find an arrangement had been made for the payment for "Week-End Ostling." He wished it to be clearly understood by this Congress that "Week-End Ostling" was never in dispute, that there was no claim on the part of the men, and no offer on the part of the Society, and in the best interests of the Societies here represented and the movement generally, he entered this protest (though they in Leeds had paid the award) against such a proceeding as being unconstitutional and contrary to the principles of arbitration, believing as they did that an Arbitration Committee should deal only with the matters in dispute.

Mr. J. DAVISON (Northern Section) said the Joint Committee had a painful duty to perform in connection with the strike. Everywhere there was a demand for a living wage, and the carters of Leeds were paid 24s. per week. They asked for 27s., and the Joint Committee granted them 25s. per week. Leeds Society put forward certain privileges they said their employes had, and they desired that these should be taken into consideration. The carters complained that they had to leave home three times on Saturdays and Sundays. Then the committee had also to consider the multiple shops with which Leeds had to compete, and, taking all things into consideration, they thought the society could not afford to pay the wages the men were demanding. However, they granted the 25s. per week, and allowed an extra 2s. for ostling on Saturdays and Sundays. The Leeds Society had agreed to abide by the decision of the committee, and, having done so, it was unfair, said Mr. Davison, to come to Congress and utter a protest because they did not get all they wanted.

Mr. J. CORKER (Leeds) expressed the opinion that Mr. Davison had not touched the point raised by Mr. Healey. The Leeds Society was not complaining about the award, but wished to draw the attention of Congress to the fact that the Joint Committee had gone away from the questions they were asked to consider, and had granted additional payment for work about which there was no dispute. It was quite true that the men would accept the award; so would he (Mr. Corker) if placed in the same position. The Society was giving better terms than those requested by the men for ostling previous to the award. It appeared that the Joint Committee had forgotten the elementary principles that governed an Arbitration Committee. It was raised not because the Leeds Society wished to dispute the award, but because of the serious character of the departure from established rules.

Mr. B. WILLIAMS (Southern Section) said that in the first place he entered a protest that there should have been any discussion whatever on the case of arbitration. It was said that the question of ostling had not been mentioned, but it was referred to in the demands of the men. They claimed, as a committee of arbitration, that they had the right to decide upon any question or any condition affecting the labour of the men. He wondered whether the Leeds Society would have been better satisfied if they had raised the wages of the men to what they had asked for. The committee took into consideration the amount of labour that the men had to put in. They were getting 24s. for a week of fifty-six hours; then they had to go to work on Saturday, and twice on Sunday to do the ostling for no extra payment. Some of the men were handling money in the interests of the society. They gave them an increase of one shilling, and said it was not fair that these men should go three times at the week-end and get nothing for it.

Mrs. A. E. CORRIE (Coventry) protested against Sunday labour without pay.

COMMITTEE ON CREDIT TRADING.

(See Report 24, page 87.)

Mr. T. J. HENSON (Birmingham Industrial) referred to the variations in the report so far as the different sections were concerned.

Mr. W. J. GILBERT (chairman, Credit Committee) appreciated the remarks of the previous speaker. They were all of the opinion that the limitation—and, they hope, the final abolition—of credit could be best effected by local effort rather than by central direction. They thought it better that the work should be done in the committee rooms. In this respect the management committees were the biggest sinners. He believed that the process of conversion must come from within the committee room. With regard to that matter, the South-Western Sectional Board had taken that line of action. The action of the Women's Guild was appreciated, and especially the devotion of Miss Spooner.

Mrs. M. BROWN (Edmonton) rose to say a few words on behalf of the Women's Guild. They would see from the report that the Guild had with-

drawn its representatives from the committee "on the ground that, under its present constitution and the changed methods of work, the best results would not be achieved." She wanted to say, however, that it was not on account of the constitution of the committee that the Guild withdrew its representatives; it was rather because the United Board had decided that the committee should work on different lines. Experience had shown them that conferences, valuable as they were, were not the most effective method of dealing with the evil of credit. Their chairman had expressed the opinion that committees, nine times out of ten, were at fault. It was the committees whom they wanted to get into contact with in reference to the question of credit, because they believed they could offer them expert advice. "I think you will agree," said Mrs. Brown, "that Miss Spooner (formerly secretary of the committee) was an expert on this matter." No one, in her opinion, could have done the work more thoroughly. But even though they had withdrawn their representatives from the Anti-Credit Committee, they had not relaxed their efforts to stop credit in their societies. They did not want to gallop, but they did want to trot, and she appealed to the delegates to help them.

Mrs. W. R. BLAIR (City of Liverpool) said she rose to make the position of the Women's Guild clear, as the Guild had been specially mentioned as withdrawing from the committee. The Guild felt that much of the power which was originally possessed by the committee had been taken away. She also said members came from the sectional boards, not because they were specially interested in the credit question, but because it was their turn on the rota. She could assure the delegates that the Guild, although it had withdrawn from the Anti-Credit Committee, was making very great efforts to get credit abolished from their societies.

A DELEGATE moved that the question be now put.

Mr. READ (Skipton) said that in any observations he wished to make with regard to credit trading he did not want members of the Guild to think he was out of sympathy with their work; on the contrary, he had tried on more than one occasion to persuade the members of the Skipton Society to cease what he regarded as a very evil practice. At the same time they were face to face with a very difficult position, and that position he wanted to lay before them as a member of a committee of management. Their President, in his address, said the responsibility for much of the credit must be laid at the doors of management committees. He was astounded by the statement; in fact, for a time it took his breath away. From his own experience of different societies he could say that committees of management always set an example to members in regard to credit trading and loyalty. They had a tailoring department at Skipton, and some years ago they decided to cease credit trading in that particular department. What was the result? Members in dire circumstances went to private traders because they could not get goods at the stores. He wanted to put it to them, as an intelligent and representative working-class audience, were the wages paid in different industries sufficient to enable members of their societies, under all times and

under all circumstances, to pay cash for everything they wanted? He was sorry that such was the case, but they had to face the situation. Sickness came along with the result that wages were stopped, but members must have food, clothing, &c., and under the circumstances he did not see how they could do anything else but give them some grace. He would suggest to the delegates that they take back home the sentiments given expression to at that Congress, and by voice, vote, and pen endeavour not only to eliminate credit, but to make such a thing possible by raising the standard of life in the community.

HONORARY MEMBERS.

(See Report 26, page 92.)

The CHAIRMAN moved that the following gentlemen be appointed honorary members of the Central Board for the coming Congress year. They had been recommended by their sectional boards and were approved by the United Board :—

Midland Section—Messrs. E. L. Griffiths, D. McInnes, S. Redfern, W. W. Smith, and G. Woodhouse; Northern Section—Messrs. H. R. Bailey, W. Crooks, and T. Rule; North-Western Section—Messrs. C. J. Beckett and F. Hardern; Scottish Section—Messrs. J. McMurren and A. Meldrum; Southern Section—Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. Vivian; South-Western Section—Mr. T. Gidley.

The CHAIRMAN announced that the Central Board recommended the addition of Mr. G. Wheelhouse (North-Western Section), whose name was received at the Union office after the report had been sent to the printers.

The full list was unanimously approved.

GENERAL SECRETARY.

(See Report 26, page 93.)

The PRESIDENT moved the appointment of Mr. A. Whitehead as General Secretary of the Union.

This was seconded by Mr. S. BLAKEBOROUGH (Burnley) and carried unanimously.

Mr. A. WHITEHEAD briefly thanked the Congress for its confirmation of his appointment.

MEMORIAL TO THE LATE MR. J. C. GRAY.

(See Report 27, page 93.)

Mr. W. GREGORY (North-Western Board), referring to deceased members of the Board, said they had a recommendation to place before the Congress with regard to an adequate memorial to the memory of Mr. Gray. The committee were of opinion that a memorial should be erected over the grave of Mr. Gray, which should cost not more than £100; further, that a bust be

prepared and placed in the entrance hall of Holyoake House at Manchester, not to exceed between £100 and £150; that an enlargement of a photograph be made for the boardroom at a cost of from £10 to £15; further, that a reproduction of Mr. Gray's photograph be prepared for sale to societies in order that any society wishing to have a photograph of Mr. Gray could do so. They proposed to defray the cost of this from the funds of the Union, a course which they hoped would commend itself to Congress.

This was seconded formally and carried unanimously.

REPORTS OF THE SECTIONS.

(See Report 28, page 94.)

IRISH CREDIT.

Mr. J. PRYOR (Lee Moor) asked the United Board if they would inquire from their Irish friends what course they had adopted to show themselves in so creditable a position with regard to credit trading. Ever since the Dewsbury Congress English societies had been devoting their efforts to the work, but credit had been growing in all sections. In Ireland they had reduced credit one-half per member. He hoped they would study well the Irish methods and impress upon the Irish representatives the necessity of continuing their work, and then the English societies could follow.

BOUNDARIES.

On the paragraph in the Northern Sectional report relating to boundaries and the formation of a committee, Mr. J. T. HENSON (Birmingham) commended the work that had been done. Societies throughout the country should look into the matter and try and settle boundaries before the difficulties began. Many of the difficulties could be avoided if people would take the matter early into consideration. They would have to go beyond mere parochialism, and until they were able to take the wider view presented by the late Mr. Gray at the Birmingham Congress, the matter would never be settled unless steps were taken to prevent such difficulties arising.

Mr. A. PARK (Failsworth) said the question of boundary lines was one of the most difficult questions they had to deal with in the movement. The sooner they met it, and the sooner they tackled it, the better for the movement.

The PRESIDENT: We shall have plenty of overlapping to-morrow. I hope you will leave the matter now.

Mr. PARK replied that he hoped they would have less overlapping, and he went on to discuss the matter, contending that the only solution of the problem was amalgamation.

Mr. A. WHITEHEAD (General Secretary) objected, as the matter was out of order there. If Failsworth wanted to introduce this question of amalgamation in Manchester it could be done later, as they would have plenty of opportunities next day.

Eventually the subject was departed from.

UNIFORM RULES FOR DISTRICT ASSOCIATIONS.

The Central Board's summary of the report from the North-Western Section stated that the question of uniform rules for the government of district associations had received the attention of the Sectional Board, and it had been decided that each district association should be allowed to prepare a set of rules by which it should be governed, subject to such rules being approved by the Sectional Board.

Mr. W. GREGORY (North-Western Section), in reply to a delegate who sought further information on the subject, said several of the district associations in that section had had difficulty as to the meaning of the rules governing their associations, and hence the matter had been raised. The Sectional Board, however, thought it would be better to have a uniform code of rules governing the associations.

LANTERN SLIDES.

Mr. —. CLEMENTS (Bromley) referred to the report of the Southern Section, in which it was stated that eighty-five societies had applied for the loan of lantern slides, and that 7,120 slides had been issued. He said he had had a good deal to do with slides, and those issued by the Southern Sectional Board were not worthy of the great co-operative movement. He had also used slides issued by railway people, and he believed that these and the slides made by some of their local amateur photographers were better than those issued by the Union. He advised that the slides should be put on the scrap heap and a fresh supply obtained from the best sources.

OVERLAPPING.

Mr. T. G. ARNOLD (Woolwich), referring to a paragraph relating to overlapping, asked if the Board were prepared to give details of the cases of overlapping which had not been settled, and if they were prepared to say why they had given 10½ pages of information regarding one case in which there was overlapping, while in other cases in the same section even the names of the societies had not been given.

Mr. A. WHITEHEAD (General Secretary) explained that the paragraph before them was simply a summary, and the matter was dealt with in the Sectional Board report, where delegates would find a full statement.

SECRETARIAL CONFERENCES.

Mr. A. VARLEY (Lancaster) referred to the difficulty they had in some districts in arranging conferences of the secretaries with the sectional boards. He thought that if the secretaries of the societies were called together at least once a year by the sectional boards it would do immense good.

RECEIPTS AND EXPENDITURE.

(See Report 29, page 99.)

Mr. G. CARTER (Oxford) asked for an explanation with regard to a subscription mentioned in the cash account of the Joint Parliamentary Committee.

The GENERAL SECRETARY gave the desired information.

CONGRESS EXPENSES.

(See Report 30, page 100.)

Mr. A. WHITEHEAD (General Secretary) alluded to the question of contribution to the Union in respect to Congress expenses. He said that the matter had been discussed on the Saturday morning, and it was decided that if all societies contributed the subscription of 1½d. per member the Union would give £1,000 towards Congress expenses. That, with the donation granted by the Co-operative Wholesale Society, and the subscription to be paid by the local society, would be sufficient, and it would give them better control over the expenses. It was hoped that societies would meet the wishes of the Central Board in the matter.

SUBSCRIPTIONS TO THE UNION.

Mr. W. BENTLEY (Bolton) said he wished to bring forward a matter regarding a paragraph in the report referring to a number of the larger societies having taken exception to the rules relating to the new subscription of 1½d. per member. He said a deputation had been before the United Board on this matter representing a large number of societies, and the United Board had themselves given the subject serious consideration, and had, he presumed, instructed the General Secretary to draft a circular relating to it. He said, however, that he wished to enter a protest, as a member of the North-Western Section, against this Sectional Board sending out circulars and deputations among societies to prejudice them concerning the objection of certain large societies to the 1½d. subscription before coming to Congress. He protested against the Sectional Board taking a stand over the heads of the United Board, and by means of deputations prejudicing the issue before it came to Congress.

Mr. W. GREGORY (chairman, North-Western Section) replied. He thought he could give an explanation why the Sectional Board sent out deputations. He explained that, unfortunately, when the large societies met in Manchester the Sectional Board had no opportunity whatever to get to the meeting to ascertain what was proceeding, and did not get to know for some time after. When the knowledge came before them, they tested its accuracy and decided to give that knowledge to other societies to help them to judge fairly and squarely on the matter. He ventured to say that no one could complain about the action of the Board, as their object was purely and simply that of spreading information before societies came to Congress so that the delegates should be in a proper position to understand all sides of the question

and give an intelligent vote on it. If boards were set up, such as sectional boards were, and they discovered that an opinion was going about that was scarcely correct it was essential that the Board should correct it. They went out, therefore, to bring it before societies, and, strange to say, rather than being reviled for having the independence to go out, they were very much thanked and light was thrown on the question that members had never had before.

A BOLTON DELEGATE asked the Chairman to give the ruling on the question as to whether the Sectional Board had a right to act as they had done.

Mr. OPENSHAW, however, said he could not answer the question.

At this stage of the proceedings the Congress was adjourned till the following morning.

FIRST DAY OF CONGRESS.

EVENING SITTING.

THE INTERNATIONAL SESSION.

The International Session has now become a feature of the Congress, and, be the weather what it may, the hall generally presents a well-filled appearance when the evening's proceedings commence. On Monday this was the case, and while delegates were appealing for the adjournment in the early part of the afternoon, the attendance at the International Session in the same hall was quite up to the usual level. Mr. Openshaw (chairman of Congress) presided, and the platform party included Mr. W. Maxwell (president) and Mr. Aneurin Williams (vice-president of the International Alliance), Mr. A. Whitehead (General Secretary), Messrs. Lander and Deans (Co-operative Wholesale Society), and the following delegates from the continental co-operative associations abroad:—French Co-operative Wholesale Society (Socialiste), Messrs. Lucas and Waseige; German Co-operative Wholesale Society, Messrs. Petzold and Würfel; Union of German Distributive Societies, Mr. H. Kaufmann; Netherlands Co-operative Union, Mr. H. Van der Mandere and Dr. H. J. Romeyn; Danish co-operative institutions, Messrs. M. K. Nielsen and C. Pedersen; Swedish Union and the Co-operative Wholesale Society, Mr. A. Pahlman; co-operative organisations in Finland, Messrs. A. Hyttinen, J. Pelkonen, and P. Aakula; Austrian institutions, Dr. K. Renner. Dr. Renner was accompanied by Miss Renner, and M. Lucas by Madame Lucas.

The proceedings opened with an organ recital by Mr. W. H. Triggs, after which the President (Mr. Openshaw) delivered a brief address. He said there were fourteen delegates from abroad, representing seven countries, and they were honoured with the presence of two ladies. He had no doubt that each one in that hall would be with him most heartily when he offered the visitors a cordial welcome. For some years now it had been thought well to have a separate function for the purpose of welcoming our friends from abroad, and in order to give the visitors a better opportunity for conference with the British delegates. In co-operative battles we were inclined to think we held the key to the solution of affairs generally, and to regard ourselves as the predominant partners in the leading affairs of life, but in other parts of the world we met men like ourselves doing similar work to that which we were proud to be doing here. It was well that we should try to draw the bonds of association between them and ourselves as close as possible. It was said by an old co-operator from Holland—Professor Treub—that “Co-operation knows no frontier.” The more we worked upon that fact, and let people see that we are not exclusive, by promoting the welfare of the universe generally, the better for ourselves and for humanity. He welcomed the visitors from abroad, seven or eight of whom, he said, would have the opportunity of addressing the meeting and giving a short account of what was being done by co-operation in their own lands.

Mr. A. WHITEHEAD (General Secretary) intimated apologies from countries usually represented which had not sent delegates to this Congress, viz. :—Belgium, Italy, Switzerland, Russia, Norway, Hungary, and an apology also from the French Co-operative Union.

AUSTRIA.

Dr. KARL RENNER (president of the Austrian Co-operative Union, Vienna) said : I am desired by the Austrian Co-operative Union in Vienna and by the Austrian Co-operative Wholesale Society to give you their best greetings and to wish the best success to your deliberations. When we Austrian co-operators come to you it is like a pilgrimage to the holy place of origin of the co-operative idea and movement, a pilgrimage undertaken by nations still far from the desired aim. Co-operation was adopted by the Austrian working classes nearly forty years after it had been established in Great Britain. The first and earliest co-operative society of Austria—which is also the largest at the present time, the Erster NO. Kousumverein—will next year celebrate its jubilee, therefore it was established nearly thirty years after the commencement of the Rochdale Pioneers' Society. We should, generally, be only one generation after you if we had not been prevented from making progress, particularly in recent years, by the cruel persecutions of our public authority. In the years from 1860 to 1890, whilst you made the greatest progress, in Austria the promising beginnings of free associations of workers, of trade unions, and of co-operative societies were seriously hindered and their work was greatly hampered. The fate of co-operation in Austria is

wholly linked with the Social Democratic Labour movement. The suspension of the Habeas Corpus Act was the chronic condition of Austrian politics until 1890. The development of the Austrian worker is different from that of the English worker; the Austrian worker is first a Socialist, then a trade-unionist, and at last a co-operator. The Austrian worker, deprived of a vote and all civil and political rights, and without the protection before the lawless arbitrariness of employers, pursued all his political studies in the one idea of Socialism. Other people may attain the desired end in other ways. Up to the year 1890 trade-unionism was not in favour with the Austrian Socialists, nor until 1898 was the co-operative movement. Then, in 1898, a change was brought about owing to the work of a man well known to English co-operators—I speak of Dr. Karpeles. He worked incessantly to convince the workers that the only way to complete emancipation was by means of co-operation. Since that time the movement in Austria has gone ahead. It is ten years since the Austrian Co-operative Union, which I have the honour to represent here, was founded, and we hold our tenth Congress this year in Graz. You are cordially invited to this meeting. You have your forty-fourth annual Congress here to-day. We greet you like the younger brother the elder, like the pupil his master, and like the pilgrim the holy land. This is no exaggeration; the statistics prove what I say. The total number of societies connected with your Co-operative Union in 1910 was 1,515, our societies number 416. The individual members connected with your movement number 2,661,000, our members number only 279,000. A younger brother, of scarcely one-third the age. The share capital of your societies amounts to £36,000,000, ours is only £450,000. Is not this the attempt of a pupil to follow the example of the teacher? Your trade in 1910 was £111,000,000, ours was £3,247,000. This is the land of our desire, but we promise you this, Mr. Chairman, ladies and gentlemen, and British co-operators, give us thirty-seven years and we will try to become like you. Like you to-day, but you also will have made progress in the next thirty-seven years, I am sure. You will always be our teacher, our example; we wish so and hope so, for your progress is our progress, and your victory will be the victory of co-operative ideals the world over.

The CHAIRMAN said he was sure he was only expressing the feelings of all when he stated that Dr. Renner had performed his task uncommonly well, and that they were delighted and satisfied with the progress of the work done in Austria.

DENMARK.

Mr. PEDERSEN (Denmark) said he would confine himself to giving a few facts about co-operation in Denmark, which was one of the smallest countries, and which had a population of 2,500,000. They had 1,400 retail societies, which, in comparison with the societies to be found in other countries, were generally speaking only small. The people, especially the working classes, now seemed to be awakening to the importance of co-operation, and when

politics had given way to economics the progress of the movement would be even greater than it was at the present time. Most of the retail societies were members of the Wholesale Society. He concluded by wishing, in the name of the co-operators of Denmark, success to the co-operative movement in Great Britain.

FINLAND.

The friends from Finland (Messrs. A. Hyttinen, J. Pelkonen, and P. Aakula) were greeted with a special cheer.

Mr. HYTTINEN, speaking on behalf of the deputation, said : The General Committee of the Finnish Co-operative Wholesale Society has entrusted its member, Mr. Aakula (director of the Wholesale Society's branch office), Mr. Pelkonen, and myself (manager of the Wholesale Society's Consultative Office) with the task of bringing to the co-operators of Great Britain the heartfelt greetings of the General Committee, and to this Congress its best congratulations. This task has been very agreeable to us, an opportunity having thus presented itself of seeing a portion, though a small one, of your beautiful country and of spending a few days among fellow-co-operators in Great Britain. We are this time in a position to bring you hopeful news in regard to the co-operative movement of our country. The "second winter" that for a couple of years prevailed in our co-operative movement seems to have disappeared, and our movement is showing a marked revival. The sales and results of our co-operative societies have increased, and the sales of the Wholesale Society, which during the years 1909 and 1910 were smaller than in 1908, have during last year risen to Fmks. 16,000,000 (£645,000), being larger than ever before. The net profit has also considerably increased, amounting to 366,800 Fin. marks (= £14,460), which sum, with a deduction of the amounts reserved for other purposes, may be added to the Wholesale Society's own funds. For purposes such as the consultative work, the distribution of literature, the subsidising of the co-operation institute supported by the Wholesale Society, the Pellervo Society, and the farming wholesale concerns, and of the newspaper published conjointly by them a total of Fmks. 26,000 (= £1,040) will be used out of the profit. I do not wish to lay before you more figures of our co-operative movement, the more so as they are very modest in comparison with the figures shown by the co-operative movement of England. The number of the organised consumers of England is but little less than the number of inhabitants of the whole of Finland. A single English co-operative retail society, viz., Leeds Industrial Co-operative Society, sells more than all our 500 co-operative societies put together, and the Co-operative Wholesale Society of England can always put our Co-operative Wholesale Society in its pocket. Notwithstanding the short time of its existence, our movement has grown to be a very important factor in our economic life, and among us co-operators the conviction prevails that its possibilities of operating in the future will be very much greater and more many-sided than before.

Our work in Finland reminds one of the building of a house. We have already laid the foundation of our co-operative building and the same is growing year by year, but sometimes our master builders, inexperienced as they are, become perplexed and do not know how a difficult position may be overcome, then there is no other choice than to apply to foreign experts for advice. For this very reason we have so many times troubled our English co-operators with queries and inquiries, and we must give the latter our warmest acknowledgments for the assistance and the interest which they have always shown us. Thankfully bearing in mind the assistance rendered by our English fellow-workers, the co-operators of Finland express the fervent hope that co-operation in Great Britain may further develop and that it may even in the future march at the head of the co-operative movements of other nations showing co-operation the way to new victories.

FRANCE.

M. L. LUCAS (French Wholesale Society) said: We are glad of the opportunity to admire the marvellous success attained by British co-operators. The results confer more than national benefit; they profit the workers throughout the world by proving the efficacy of co-operation in social questions and by showing the possibilities within their reach. We have come to study the causes leading up to these results. In France, co-operation is as old as in Great Britain, but by comparison our success is only moderate. Internal dissensions, as often alleged, may have contributed to our inferiority, but there are other causes. The main reason, to our mind, is that the English and French movements from their inception have followed different paths. In Great Britain it is mainly distribution, in France production. The French workers, thinking to throw off more quickly the yoke of capitalism, adopted co-operative production, where, however, innumerable interests check combined action and stifle common ideals. The way was made easy for them. State aid encouraged the rapid growth of productive societies, but failed to keep them alive. Later, facilities were provided by laws enacted to empower these societies to undertake State and other public work. Productive co-operation was long in favour in Labour circles, and even now many still believe in it as a means of improving the conditions of the working classes. In us this faith has died down; our hope lies now in distribution. This form may have had its detractors, but it was chiefly when it appeared to aim at the extinction of small traders leaving the larger men to carry on their business unmolested. It was only when distributive co-operation became imbued with Socialist ideals that it seemed to French workers a true lever of emancipation. They saw clearly the role of co-operation and distinguished between the aims pursued politically and co-operatively. As Socialists they demand the acquisition of the means of production and exchange; as co-operators they have exactly the same aspirations. There is thus identity of aim. The method of each party is, however, not identical, but each completes and is indispensable to the other. Socialists struggle to acquire the public services;

co-operators to control the services of production and distribution. Both are out for the common weal. Despite similarity of objective, political Socialists and Socialist co-operators are in separate camps because they are under different constitutions. The basis of Socialistic co-operation is the distributive society. These are self-governing concerns, undertaking at their own cost and risk any trials or experiments they may deem necessary. From the results obtained by each is evolved a method which becomes the official programme at our Co-operative Congresses. Thus, for instance, after admitting all Labour co-operative societies, productive as well as distributive, to our membership, we have definitely rejected self-governing productives, desiring none but such groups as accept the formation and administration of productive societies by organised consumers. There is nothing Socialistic about these societies, and they have nothing in common with the consumers. Our movement is young. We are in our seventh year, and, naturally, our success falls far short of yours. We see our way clearly, and if we cannot catch up to you we can at least march rapidly in your footsteps. English co-operation is the beacon which lights us on our way.

Mr. WASEIGE, speaking on behalf of the Confederation of Socialist and Labour Co-operative Societies, briefly described the origin and objects of that organisation. Prior to last year's Calais Congress it was known as the "Co-operative Bourse," whose work it has continued and largely extended. Its primary task was to unite co-operative and Socialist workers, and how far it has succeeded may be gauged by the fact that Socialists now prescribe co-operation as one of the best means for uplifting the masses. After a time, the need for commercial federation was experienced, and an agitation begun in favour of a wholesale society. The idea gained adherents, in spite of the memory of an earlier failure. At the Nantes Congress of 1905 a committee was appointed, and the present Magasin de Gros formed. Its turnover last year, with a membership of 650, was £500,000. The amount is small compared with British figures, but the pleasing feature is the constantly increasing annual sales, viz., for its six years of existence, £72,000, £140,000, £200,000, £300,000, £420,000, and £500,000, a rate of progress which speaks well for the loyalty of the members. Additional capital would create new undertakings, with consequent further and larger increases in turnover. In various centres branches have been opened whence deliveries of goods are made by motor wagon to the district societies. They foresee the possibility of international trading relations, the exchange between co-operators of the various countries through their Wholesales on the most advantageous terms of the particular products of each nation. The productive side has not been neglected. Already they have two successful boot factories, which the Wholesale established and which are prosperous. Inquiries are being instituted with a view to ascertaining the best means of developing other phases of co-operation, such as housing, savings banks, &c. However, to allow co-operation to expand to its fullest extent the unity of the two French groups is essential, and to this problem the Confederation is devoting its energies. There is no clashing

of interests between the two movements, their objects are identical, and there ought to be no difficulty in coming to an understanding and merging themselves into one single body. By acting thus they are sure to have the unanimous approval of British co-operators, who have always shown them a good example, and this would be the best means of showing gratitude to their teachers from whom their delegates always receive a sympathetic welcome.

GERMANY.

MR. HEINRICH KAUFMANN, who, coming from Germany, received an unusually hearty greeting, which would have shocked the war-mongers had any been present, said it made him feel happy to have been enabled to appear at the Congress and to convey the sincerest greetings and wishes of the German Central Union and of the German Wholesale Society. He had accepted the commission of these bodies, as it had always afforded him much gratification to shake hands with his British co-operative friends. The British co-operative movement had been a pattern for the German distributive co-operative societies, and if he reported on the good success of the German co-operative movement it involved at the same time the pleasant duty of thanking British co-operators for the good example they had set. He proceeded to speak of the death of Mr. J. C. Gray, and afterwards gave interesting statistics, showing some important developments in co-operative operations. He mentioned that during the last year the turnover of the German Wholesale Society had increased from $4\frac{1}{2}$ million pounds to $5\frac{1}{2}$ million pounds, and he also anticipated developments in the building of houses for the members.

At the close of Mr. Kaufmann's address, the CHAIRMAN made fitting allusion to the fears that some entertained with regard to trouble with Germany. Men like Mr. Kaufmann over there were like ourselves, and such men did not want and had no desire that there should be trouble between themselves and this country. He felt that if the political life of the two countries could be committed to the charge of the German Co-operative Union and ourselves we should both get along more smoothly.

HOLLAND.

DR. H. J. ROMEYN, who represented Holland at Bradford Congress, was again the bearer of fraternal greetings from the Dutch Co-operative Union, which, with his colleague, Mr. H. Van der Mandere, he officially represented. In the course of his address, Dr. Romeyn said: I am happy to be again in your midst and to feel the stir of the British co-operative movement, that is the heart of the co-operative movement of the whole world. It is always an honour and a pleasure to be delegated to your Congress, but it an intense pleasure to come for a second time and to be able to renew old acquaintances. A co-operator coming to England feels always, even if he has never been there, as if returning to the cradle of his family. The British co-operators are

reverenced by their fellow-co-operators of the Continent as their elder brethren in the line of descent from the Pioneers of Rochdale. The Dutch Co-operative Union begged my friend and myself to bring you its warmest greetings and to express its best wishes for the success of your Congress. Dutch co-operation is in steady growth, but would do better if, in the greater part of the rules of the societies, it was not laid down the annual dividing and payment of the net profits to the members. The bank I mentioned last year, and that will soon now be settled, is meant to open the eyes of our associates to the fact that the forming of capital is a question of vital importance to co-operation. Another lesson, that of the necessity of fidelity to the Wholesale, is gradually learnt. The Wholesale is now established in a building of its own, opened last year. Since the reorganisation some years ago the increase of its turnover has been going on with the same rapid strides, and from 3,302,000 guilders last year it has run up to 3,868,000 guilders this year, again an increase of more than half a million. For this we are indebted not only to the greater sales to the old associations, but also to the affiliating of other societies, a factor that has been of greater moment than in any preceding year. In the last year twenty-six societies, with 12,512 members, have joined the Union. It has now 143 societies, representing nearly 80,000 co-operative families, and of these 115 societies are affiliated to the Wholesale. This year the Wholesale has started a new productive enterprise, to wit, a sausage manufactory, which works, however, only in winter.

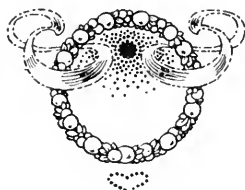
The Monthly Journal issued by our Union is read more and more even by non-members of the Union. We hope it may help a good deal to spread the true co-operative idea and to convince people that the true principle of co-operation comes before dividends and profit making. As inhabitants of Holland, where the "Peace Palace" will be inaugurated next year, we wish to emphasise that, according to our opinion, the best means of propagating the idea of international peace is the spreading of the co-operative movement, and therefore we beg to express our warmest wishes for the prosperity of co-operation in general and in particular that of British co-operation.

SWEDEN'S SUCCESS.

Mr. PAHLMAN, who represented the Swedish societies, expressed pleasure in recalling friendships he had made with British co-operators. Proceeding, he said he was pleased to be able to say that in Sweden "we have made good progress." Their figures did not, of course, indicate the same strength as those published by the Co-operative Union of Great Britain, because Sweden was only a small country and the movement there was as yet only in its infancy. But their Union and Wholesale had about 500 members, 480 of which were consumers' societies, and, in the aggregate, they had a membership of about 110,000. Outside the Union they had about 200 societies, and the reason why they were outside the Union was because they could not enter unless they were organised "in a certain strong manner." Most of the members of their societies belonged to the working classes, but now societies were

springing up amongst the farmers. Many of the members were Socialists, but politics were not allowed to creep into the movement. The trade of their Wholesale Society was scarcely equal to that of the Portsmouth Society, but he hoped that next year when he came back they would be able to report that they did more than Portsmouth. Of course, he pointed out, the Wholesale and the Union in Sweden were one and the same. Mr. Pahlmann referred to the combines they had against them in Sweden, and he made a stirring appeal to the movement to direct its energy and power against the credit evil. The co-operative movement, he said, was the only one that could save the working classes from credit.

Mr. Pahlman's speech was the last from the visitors, and the President offered them the best wishes of the British co-operators for their continued prosperity of co-operation in their respective countries. The President's expressions were followed by cheers from the audience, who sang "For they are Jolly Good Fellows," and this was followed by more cheering, after which the excellent musical programme was brought to a close.





SECOND DAY OF CONGRESS.



TUESDAY, 28th MAY, 1912.



MORNING SITTING.



Mr. OPENSHAW, on the Tuesday morning, took the chair promptly at ten o'clock, and opened the proceedings by wishing the delegates "Good morning." The weather was very pleasant, and he hoped at the end of the day he would be able to characterise their deliberations in the same happy manner. At any rate, he trusted the delegates would show proper consideration for the speakers and endeavour to get through the business to the satisfaction of all concerned. They would now resume the discussion on co-operative insurance.

CO-OPERATIVE INSURANCE.

(See Report 34, page 102.)

Mr. J. SHARPLES (director of the Insurance Society) said that in drawing attention to a portion of the report which dealt with the decision of the United Board in reference to insurance within the movement, he had no desire to enter into matters which were now the subject of controversy as between the Insurance Society and the Wholesale Society. Having regard to the fact that those matters at the present time were subjects of negotiation between those two societies, he would consider it very improper on his part to introduce them, just as he was going to say that it was equally improper of the United

Board to take the course they had done. What was the fundamental principle which governed the British Constitution? Was it not that no man should be condemned unheard? Of course it was. He also submitted that no judge, no man, and no authority had the right to arrive at a conclusion until that judge, man, or authority had heard all that could be said by both sides. That was a principle which had come down to them from the Roman jurists, and one which they had always striven to maintain. They contended that Congress had instructed the United Board to hold its hands free so that it might act as arbitrator in matters which were in dispute. Had the United Board acted upon that principle? He submitted that it had not, because the members of it before the issue had been placed before it had come to a decision and published that decision. As the delegates would have seen in the *Co-operative News*, the United Board came to its decision when it had heard only one side. How was it possible for any one to go before such a body and get justice for the cause which they had at heart? Did the way in which the Board had acted appeal to their sense of fairness? Was that the way in which the co-operative movement was to be tried? Was one institution to have more privileges than another? He felt they were like ships which had lost their pilots. There were icebergs ahead, and it seemed to him that forces were driving the co-operative ship right on to them.

Mr. W. GREGORY (North-Western Section) resented the idea of any judgment being come to with the parties unheard. Certainly he would ask them not to form their judgment simply on the oration to which they had just listened. Since the Congress of 1908, at which time the matter was placed in the hands of the Union that they might make some attempt to bring these two disputants together, in order that some reasonable arrangement might be made so that they should work the insurance business to the advantage of the whole co-operative movement—the report set before them a *résumé* of the steps that had been taken from that time up to the Bradford Congress. At the Bradford Congress the Central Board gave its report in full, and the Congress passed unanimously a vote of thanks to that Board for the efforts made, and expressed its deep regret that they had been unable to bring about any satisfactory solution on this difficult question. There the matter ended so far as the instructions given by Congress to the Central Board were concerned. However, since that time a different situation had arisen; the two Wholesale Societies had had a mandate from their constituents to take up all kinds of insurance. The United Board considered the matter seriously, not in a hurry. The statement that it was done before they thought should not have been made, and he, on behalf of the Board, resented the insinuation. There was no justification for that statement. The United Board saw the difficulties that were looming in the distance, and instead of condemning the Insurance Society expressed its opinion in order that they should avoid the icebergs in the distance. The United Board had pressure from all quarters demanding that the Union should make some pronouncement—they had stood sufficiently long upon the fence, halting between two opinions. They must get down on

one side or the other. They could not please both parties, but had to make a decision fearlessly and justly. The decision was there in the report, that, in their opinion, if adequate and reasonable proposals could be made by the Wholesale Society and the Insurance Society, then, in all fairness, they ought to be accepted, in order to prevent further competition.

MR. E. O. GREENING (Agricultural and Horticultural Association) warned Congress that there was involved in this question a policy of the highest consequences to the movement. The question really was : Should we proceed to the extinction of organisations that have been the making of the movement in the past, or should we arrange to continue their activities, working together on friendly and fraternal lines without absorption? He recalled the foundation of the Wholesale, and he recalled the foundation of the Insurance Society—he remembered the beginning of both. Before he moved that they should have a National Congress, the only existing organisation was the North of England conference. The gathering which authorised the formation of the Wholesale Society a year but one later authorised the formation of the Insurance Society. They then had the opportunity of making one great organisation for all sorts of things, but the policy of the founders was a policy of specialising in the movement, giving an opportunity in the movement to different groups of men to educate themselves and work as experts for the good of the movement, and to come together in federation for general purposes. He had been told on the first day of the Congress by a friend that the young men in the movement had resolved to alter that. An eminent professor had said that they were not all wise always, even the very youngest of them. He asked the young men of the movement to consider whether the founders had not some ideals and some notion of a policy that should be followed. There was something in their early ideals, and it would be wise to consider whether the movement should rush to a reversal of the policy. The great argument used on this question was that they wanted to get the whole of the insurances of the movement inside the movement, and have no reinsurances outside. If that were to be the policy, and if the Wholesale really meant that, and were going to take upon them an experiment so rash and hazardous, he dreaded to think of it. He pictured a fire risk which combined all the great buildings in Balloon Street, Manchester, the buildings of the Wholesale, the Insurance Society, the *Co-operative News*, the Printing Society, &c., and asked Congress to imagine a fire like that which took place in Chicago. They were not yet big enough to gobble up the universe. To do away with the system of reinsurance would be to convert insurance into a gamble. The real policy should be to allow the Co-operative Insurance Society to do its work, and let the Wholesale work with it, without precipitating a reversal of the policy which had served the movement so well.

MR. F. JENNINGS (Pendleton) pleaded for toleration for his observations, as he had to follow such men as Mr. Sharples and Mr. Greening. He assured Mr. Greening that the young men of the movement were not responsible for the altering of the policy of the moment; the circumstances in which they found

themselves had demonstrated that concentration was advisable. The young men were not altering the policy without serious thought and hesitation, and the conclusions they had now arrived at were built upon the experience that noble men like Mr. Greening in the days gone past had been able to lay before them, and what had been the difficulties of the older men the present generation had been able to overcome because of the live-long experience of the old men. Mr. Sharples' remarks condemning the Union could have been applied with equal force to the shareholders of the Co-operative Insurance Society. One remembered conferences held in the north when a prejudiced view was over and over again laid before delegates at privately convened meetings by the Co-operative Insurance Society. Notwithstanding that, the shareholders at the divisional meetings had, by a large majority, decided that the time had come for concentration, and that personality and individuality must sink themselves in this controversy. He pointed out that Mr. Shillito had appealed to the Co-operative Insurance Society in the interests of the staff, seeing that the Wholesale Board had to give a mandate to go into the business. The two societies should come to some settlement and let the Wholesale take over the entire staff of the Co-operative Insurance Society. They were pleading for amalgamation, but he ventured to assert that if it was good for local societies not to compete with one another, the local societies ought to get an example from the two leading societies. They in the north had the impression that the directors of the Co-operative Insurance Society were determined to fight to the last, and that the question whether it was beneficial to the movement as a whole was a secondary question.

Mr. T. REDFEARN (North-Western Section) said this was a very important question, which ought to be settled once and for all. It had been going now for four or five years, and he was surprised at Mr. Sharples taking exception to the report. It simply became a question as to what the United Board were to do, and they unanimously came to the conclusion that the proper people to carry on the whole of the insurance was the Co-operative Wholesale Society. He believed that something should be done even for the directors of the Co-operative Insurance Society. The main point, however, was that the whole agitation originally took place as to whether they ought to keep the whole of the insurance within the movement. Mr. Redfearn argued that the Co-operative Wholesale Society were fully capable to do the whole of the insurance of the movement, and he said that after the fire at the Scottish Co-operative Wholesale Society buildings he was amazed to read in the *Co-operative News* that 2½ per cent of the insurance was held by the Scottish Co-operative Wholesale Society and 9 per cent by the Co-operative Insurance Society. He wanted to know where the other 88½ per cent went to. He did not advocate that the Co-operative Insurance Society should have taken it all, because their funds would not permit it. They had simply about £113,000 in the fire fund, and something like £13,000 in the reserve. They had only about £200,000 in all funds, including share capital, called and uncalled up. Therefore, the Co-operative Insurance Society could not risk the responsibility

of the fire in question. But could not the Co-operative Wholesale Society take it? They had a fire insurance fund of £848,000; in the general reserve fund there was something like £550,000; a bank reserve of between £100,000 and £200,000. In the depreciation account there was something like £2,000,000, and there was written off the balance sheet in property about £1,000,000. Taking their reserves with their share capital, they had about £5,000,000. Let them put the question to themselves: Could the Co-operative Insurance Society do the business with £200,000, or the Co-operative Wholesale Society with £5,000,000? That was the question the delegates should take into serious consideration. He hoped that the Co-operative Insurance Society would try to come to terms, and if they would he was quite positive that the movement could do its own insurance through the Co-operative Wholesale Society and only through them.

Mr. T. WOOD (Co-operative Insurance Society) said he was the chairman of the Co-operative Insurance Society, and he and his colleagues had been appointed to protect its interests. He challenged them to say that if they were to surrender their position against their convictions what did they think they would be worth? That was a policy they wanted a little more of in the movement. He did not know that the question was going to come up that day. What they contended against was that the Union, which ought to protect the societies affiliated to it, had surrendered their authority by showing sides where they ought to have left the matter to be determined by the body of the movement. According to the evidence in the report it stated that the Union had tried on several occasions to bring the two institutions together and had failed. Why? Simply because they had been told by the other institution that it was no business of theirs. Now that they had come to the side of the Co-operative Wholesale Society were they told it was no business of theirs? They (the Co-operative Insurance Society) had approached the matter of insurance from the broadest point of view, and they desired to have one authority for insurance in which the Co-operative Wholesale Society could join. They had asked the Wholesale to join with them (especially in regard to heavy risks) and they could never get a response. They had said to them, "Come and be partners with us and we will give you a perponderating influence." They offered to surrender fire and employers' liability insurance and all insurance in the co-operative societies, and to have a joint authority consisting of four representatives of the English Co-operative Wholesale Society, two of the Scottish Co-operative Wholesale Society, and four of the Insurance Society. Was not the whole greater than the part? Could not they have such a mutual arrangement of the kind suggested above, by which the autonomy of insurance could be specialised upon, as Mr. E. O. Greening talked about, and they could accomplish all that they desired and work in harmony? Mr. Wood then alluded to the break-up of the democracy of France, when the people, dissatisfied with the methods of Republicanism, turned round and shouted "Vive l'Emperor!" He said they were coming to the time when co-operators would shout "Vive Co-operative Wholesale Society! Vive Co-operative Wholesale Society!"

Mr. J. SMITH (Northern Section) was pleased that the question had come to its present position. The subject had been delayed too long. Mr. Wood said that so far as they were concerned they were placed in the position by their members, and were only carrying out what their members desired them to do. At the meeting specially called by them a majority of the societies—a very large majority of the English societies, certainly—desired a transfer from the Co-operative Insurance Society to the Co-operative Wholesale Society. Any ordinary committee would have taken steps to carry out that desire and entered into negotiations immediately. Right from the beginning of the controversy there had been a desire on the part of the Insurance directors to delay the matter. Those who had been interested in the agitation had been charged with ulterior ends. He would like Mr. Wood to have been more specific. Personally, he did not know of any such thing, but he knew some of those who had undertaken the work had suffered very considerably. Many of the remarks made by the Co-operative Insurance Society directors had been absolutely “off” altogether. They had been called “agitators,” “wild men of the North,” and all that sort of thing. They had been desiring the movement to do something which the Co-operative Insurance Society admittedly could not do. They had been in existence forty years, but they had only a paltry income; the very slowness of the policy had prevented them being recognised in the insurance world. Most of the outside offices had no respect for the position of the Co-operative Insurance Society, and co-operators wanted some organisation to put the whole business into a position to make it more satisfactory and complete on better lines. When they started the agitation the society had individual shareholders; there were several other points of difference. Eight different points were tabulated, and of these seven had been done; and yet it had been said that it was impossible to have done anything. He was glad that the Union had come down and stated what they had. The Co-operative Insurance Society continually urged the Board to come to a decision. It was not in their favour, and now they raised the question as to ulterior ends. Some reference had been made to going over to the big organisations. From what they said, it would seem that the Co-operative Wholesale Society was an organisation quite apart from themselves. The Co-operative Wholesale Society was made up of the societies, and many others, that made up the membership of the Co-operative Insurance Society. Mr. Redfearn mentioned that the Wholesale Society had certain funds; but, in addition, the Wholesale Society of Scotland had £300,000 of insurance funds. It was said that the Wholesale could not take the risks. Mr. Greening had said that underwriting would have to be done at Lloyd's. It was far better to go to the whole of the societies in the movement than to allow the Co-operative Insurance Society to go to 500 private individuals to take the risk.

Mr. J. OLIVER (Co-operative Insurance Society) said it was not generally expected that the discussion would take the line it had done. Some of them were under the impression that all that was necessary was to raise an objection

to the report of the United Board. To him the offence of the United Board consisted in this, that they had stepped into the arena and shown a bias in a particular direction, when negotiations were proceeding between the various parties concerned. Reference had been made to the great fire which overtook the Scottish Co-operative Wholesale Society premises in Glasgow, and the statement was made that only $2\frac{1}{2}$ per cent of the risk was borne by the Scottish Wholesale Society. It was also said that the Insurance Society had offended the movement because it had not taken the whole of the risks of the co-operative movement. How was it that the Scottish Wholesale Society, with all its accumulated funds, only had $2\frac{1}{2}$ per cent of the risk on its central premises on its books? He understood that wisdom and prudence dictated that policy; and surely, if such a course was wise in one instance and with one institution, it should be held to be equally wise in another case and with another institution. He also wished to point out, with respect to the great fire, that whilst it was true that a large amount of the risk was placed outside, it was equally true of the liability, and to that extent the funds of the Scottish Wholesale Society had been secured. Not one of the delegates who had spoken had ventured to maintain that it was advisable or desirable to retain the whole of the risks of the movement within the movement. They believed it would be a bad policy—a policy which wisdom and prudence would not dictate. They also felt that their success was to be their undoing. The agitation had arisen not because they had failed, but because they had succeeded. It was their success which had become the envy of those who were around them. Even if the funds at the disposal of the movement were sufficient to retain all the risks within the movement, surely that was no reason why an institution which had done the insurance business of the movement for over forty years should be wiped out of existence. Why could not all the parties be united into one great body, and do as much business as it was possible? Then it had been stated that the directors of the Wholesale Society were willing to take over the Insurance Society staff. They quite appreciated that, and the only difficulty in the suggestion was that the management would have to be changed. He wanted to submit that in view of the multifarious duties which the directors of the Wholesale Society had now to perform it was to the advantage of the movement to have such an intricate business as the insurance managed by an independent body. It had worked well in the past, and, in his opinion, it ought not to be changed.

At this stage there were loud cries of "Vote," and one delegate moved that the question be now put.

Mr. S. KEMP (Leicester District) said the discussion had wandered a good deal from the original starting point, and he wanted to take the minds of the delegates back again. He took it that the discussion started on the latter part of this report, where reference was made to the matter in dispute between the Wholesale Society and the Insurance Society. It seemed to him they were getting away from the proper province of Congress when they entered into details concerning this matter. He believed that the objection taken to the

report by Mr. Sharples was a very just one. The United Board had got the parties concerned into conference, and, that being so, the members of it should not have given expression to the opinion they had done. At the same time, he believed the United Board had acted with the best interests of the movement in mind.

Mr. J. SHILLITO (Co-operative Wholesale Society) said this was a very important question, and the way in which it had been discussed was to be regretted. The proprietors of the two institutions were both one. They were the same body. If they were different it would be a different matter altogether. So far as ideals were concerned he might remind the delegates that he was a little older than the majority of them, and during his time many ideals had been laid on one side. It was said at one time that they ought to own and run breweries. That was one ideal at one time. Opinion in the movement, however, had grown and that ideal had gone. What had the age brought round—the great commercial age? Huge concerns and large industries had been built up and had developed against the co-operative movement. If the societies had not had large industries behind them as well they would have been left behind. The question was very far reaching, and it was bound to tell its own tale. The property which had been talked about stood at practically nothing in the society's books, and a fire, even such as had been pictured, would not affect the institution at all as it were. The buildings were there for co-operators for all time. Experience had been the great teacher, and as experience came round it was their duty to take every advantage of it. Their policy had been to build up on the safest and soundest economic principles, and what it was proposed to do in insurance was on identically the same lines. What a cumbersome thing it would be to have a three-cornered condition of things. The whole thing needed simplifying, and the simpler it was the better. All along the line simplicity with economy and efficiency were necessary if they were going to make progress. That was the proper trend of things. It was the safe trend and the true trend in the co-operative movement.

On being put to the vote the report on the question of co-operative insurance was then accepted by a large majority.

MESSAGE FROM THE INDEPENDENT LABOUR PARTY.

The CHAIRMAN said they had received a telegram from the Independent Labour Party, now in conference at Merthyr Tydvil, conveying fraternal greetings and good wishes. Was it the wish of the delegates that the greetings be returned?

A loud shout of "Aye" was the response to the question, followed by applause.

THE DISPUTE BETWEEN WOOLWICH AND BROMLEY.

(See Report 36, page 110)

Mr. R. ROWSELL (Southern Section), when the report on overlapping was presented, moved—

That, in adopting the report of the United Board, *re* the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment, and, failing this, should submit their case to arbitration.

In support of the resolution, Mr. Rowsell described it as a reasonable statement of the Board's decision, arrived at after listening to the discussions between these societies for the past five years. He thought a stronger course should have been taken, but it was left to the Congress. A good deal of matter had been published by one of the societies, but he regretted that that twenty page pamphlet would not help the delegates to come to a clear understanding on the subject. Beginning with the request from a committee representing the people in Catford that Bromley should open a branch there, he mentioned that the branch was opened in 1900 in the usual public fashion. A lengthy report of the opening appeared in the *Co-operative News*, and a statement of it appeared in the Congress reports. Notwithstanding all this, the Woolwich Society, in the pamphlet which the delegates had all had, said they had no knowledge of the opening of the branch at Catford. Mr. Rowsell afterwards gave details of the negotiations between the Woolwich Society and the Bromley Society, and described the situation of the Catford Branch in relation to the two societies, it being three miles from the Bromley central premises and five miles from the Woolwich central stores. He explained that Bromley had a large barren area, while Woolwich had a densely-populated area surrounding it. He hoped the delegates would clear their minds of the garbled statement that had been circulated in the pamphlet published by Woolwich. He argued for arbitration; Woolwich had refused arbitration. ("No.") Somebody said "No." That was quite true, but Woolwich would only arbitrate if the terms of the remit were such that there would be nothing to arbitrate about. All the societies' commitments must be admitted. He suggested that if Woolwich would agree now to arbitration his duty would be done.

Mr. A. W. GOLIGHTLY (Southern Section) seconded the resolution, and said he had never regarded the question of overlapping in the same sense in London as elsewhere. In the Metropolis they used to welcome overlapping; their friends were usually too far off, they never got to see them. London had now assumed a different position. Nobody could truthfully say that London was now a co-operative desert. In the East End, where the working classes lived, co-operation held the field. The Metropolis was different to any other part of these islands. Its population was more varied and more migratory than elsewhere. It was more difficult to instil co-operation into London people than any other he knew. Some years ago, it was seen that the only way for co-operation to succeed there was that of the Rochdale principle, and societies did not go to the centre of the city to establish themselves. The

strong societies in the suburbs determined to gravitate towards the centre. That plan had succeeded better than anything else. No society could live in London with any influence unless it numbered 8,000 to 12,000 members, with a proportionate amount of capital. He remembered that at a Congress seven or eight years ago, Mr. Arnold moved the old hardy annual on overlapping, and urged Congress to accept arbitration methods. Therefore he (the speaker) thought Mr. Arnold would have accepted the first part of the resolution. They wanted to have societies of 10,000 members in the metropolitan area. The Bromley Society was getting to that point; the Woolwich Society had 26,000 members, was strong, and immeasurably rich. The duty of large societies in the co-operative world was to encourage the growth of the small ones. The Stratford Society was hemmed around with a number of progressive and prosperous societies. They had established a line of demarcation beyond which none should go. After all the talk of years at Congress it was regrettable that it should have been necessary to have such a discussion. He agreed that the Woolwich Society had done a large share of the missionary work of London, and hoped that the matter would be referred to arbitration.

Upon Mr. T. G. ARNOLD (Woolwich) being called upon to propose the Woolwich amendment, he suggested that as the United Board was prepared to accept the amendment sent in by the five neighbouring societies, that should be added as an addenda before he spoke. This course was followed, Mr. A. WHITEHEAD reading the amendment, as follows :—

That, in adopting the report of the United Board *re* the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment; and, failing this, should submit their case to arbitration, such arbitration to be put into operation within six calendar months from the passing of this resolution, should the societies have failed to come to an amicable agreement in the meantime. The board of arbitration shall be composed of three members, of whom two shall be mutually agreed upon by the societies, and these two shall choose a third person to act as chairman of the board. The arbitrators' award shall, upon being announced, be forthwith carried into effect, and a report thereon presented at the next Congress.

Mr. T. G. ARNOLD (Woolwich) said he must, in the first place, thank Mr. Golightly for his reference to the work that the Woolwich Society had done in the past, and any one acquainted with the co-operative history of London would know full well the extent to which that work had succeeded. Mr. Rowsell, who had moved the resolution, criticised in terms the pamphlet issued by the Woolwich Society, but he had omitted to criticise it in detail, so that during the whole of his ten minutes he had not shown where a single statement in the whole of its twenty pages was wrong in one particular. He

would start in 1889, when the conference committee represented to Bromley the desirability of doing something. It was true that about that time there was a member of the Woolwich committee who was on the district committee. In the absence of specific date, for twelve months of that time, he was off the Woolwich committee, and even when on the district committee did not represent the Woolwich Society, but the whole of the societies in the district. He did not report to the Woolwich Society. From his (Mr. Arnold's) own knowledge, for thirty-two years and upwards, they had been serving in that immediate district. They had not been prepared to open branches in every district where they had been serving. Mr. Greening himself would remember about 1881 the establishment of the old Lee and Lewisham Society; that was largely owing to the efforts of the Woolwich Society. When that failed, Woolwich continued its efforts around that area, and ever since had delivered. The mistake the district committee had made, and the Union made, was in rashly going forward and asking Bromley to serve them. They did not communicate with Woolwich to know whether they were doing anything at all. Bromley were led into a false position in having been induced to work that district. They in Woolwich said that their claim was not prejudiced, because they had not objected to Bromley going into their district. They did not make any complaint of that. London could only be worked by a recognition of the principle that each society should follow its own membership. They could not, as they could in some places, draw a hard and fast line, and expect to be successful. For that reason they at Woolwoch had never objected to any society going into their district. The overlapping, then, had been on the part of Bromley, and they were then challenged by the United Board and the Southern Sectional Board with a mistake that was due entirely to the district committee thirteen years ago. If they were just they would acknowledge the mistake. As to arbitration, they had never refused arbitration in the matter, but said that they should have the terms of reference first clearly laid down to prevent misunderstanding. The terms of reference should first be decided upon. Only on the previous day they had the case of Leeds Society complaining that the Joint Committee had gone beyond the terms of reference, and were discussing matters that had not been referred to them. To stop that sort of thing, Woolwich said that the reference should be clear and consist of explicit terms. The arbitration should so be made that the finding should not be challenged. They said further they did not want, they were not willing, to be isolated. If Congress was the governing body the rules laid down should be applied universally. Here was a complaint of a branch 400 yards away from a society that had been delivering in the area thirty-two years. There were other cases of societies where the overlapping was genuine, and he objected to any one society being singled out for the policy now being adopted. He desired to move the amendment standing in the name of his society—

That, in considering the report of the United Board upon the complaint of overlapping at Catford, made by the Bromley Society against the Woolwich Society, this Congress records its opinion

that sufficient effort has not been made by the United Board to amicably settle the matters under dispute prior to formulating their report, and urges upon them the necessity of making original investigation into the whole circumstances prior to making any recommendation to Congress.

Those who had the pamphlet issued by his society had the details of the position that had prompted the amendment. The Southern Sectional Board arrived at their recommendation prior to hearing the evidence; the recommendation of the United Board was made without disclosing till the Congress report the evidence they had. As the mover of the resolution had said, it was a milk-and-water thing. But if the Union were prepared to sit in judgment upon these cases, and even, after promising a deputation, to ignore a promise and come to a conclusion without having asked for information, and refused to disclose the evidence, they (of Woolwich) asked where on earth could justice be obtained? Where could they have just treatment in an authority elected by a democratic body if it could treat one of its members in that manner? There was a duty imposed on the United Board to inquire independently into the facts, balancing the evidence and coming to a proper judgment, openly and disinterestedly. The words of Mr. Rowsell were the only indication of the lines upon which they had come to their judgment.

Mr. J. J. STAFFORD (Woolwich) seconded the amendment. He said it would be a sheer impossibility for him to go into all the details of the case in the five minutes at his disposal, but he wanted to say that all the facts stated by Mr. Arnold were absolutely correct, so far as the minutes and records of the Woolwich Society would enable the representatives of the society to make them. The only crime the Woolwich Society could be charged with was progress. They had spoken of apathy, dry rot, and co-operative deserts. Mr. Arnold was determined to support the case of the Woolwich Society, and surely a secretary who would not do that was not worth much. After all, co-operation in London could only be made to go by the societies giving the members all the benefits of co-operative effort. He could say a great deal with regard to the tactics adopted by Bromley, but he wanted to be as kind and generous as he could. Mr. Golightly had referred to the Woolwich Society as being strong and rich. True, but large and rich societies had responsibilities. Perhaps they would remember that a few years ago Woolwich was hard hit by the reduction of the staff at the Arsenal, and that they made up their minds to make a determined effort to retrieve their position. Prior to the war the Arsenal found employment for between 25,000 and 30,000 artisans, but the Government decided, rightly or wrongly, to reduce the number to something like 10,000. They could imagine what that meant to the Woolwich Society. In addition local political agitation led to the foundation of another society. Again large sums were withdrawn from the society owing to a wilfully misrepresented report being circulated that the secretary had decamped with a large sum of money. It was not a laughing matter, it was a very serious matter. He could assure the delegates that the

Woolwich Society was doing its best to develop co-operation in London, and he ventured to suggest that the failure of that society would be a greater blow to the movement than anything which might arise from this little matter of overlapping between the Woolwich Society and the Bromley Society.

MR. B. WILLIAMS REPLIES.

MR. B. WILLIAMS (chairman of the United Board) said he desired to answer the charges brought against the United Board by Mr. Arnold. He was sorry that they had to wash this dirty linen in public. He admired the way in which Mr. Arnold had faced the audience and put a particularly bad case. He said he would quote something from the pamphlet which showed that Woolwich was delivering in the district under review in 1880. When Mr. Arnold was asked at the Leman Street meeting what the sales of Woolwich Society were in that district he said he could not tell them. It was certainly curious not to be able to do that. The Bromley Society instituted their delivery six years later. When they were asked for their sales before opening their branch in 1900 they were able to give them at once, viz., £45 per week. The pamphlet told them that the Rushey Green Branch was now doing a trade of nearly £1,000 a week, with a membership of about 1,000. That was an average of about £1 per week, whilst the average in the South of England was only about 7s. 6d. per member. They could put the two together and come to their own conclusion. One of the points made by Mr. Arnold was that they had no official information of the opening of the Bromley Branch. They had to depend on technicalities and quibbles for their case. Fancy telling them that they had no official information, when three of the prominent officials of the Co-operative Union who assisted in the opening of that branch were members of Woolwich Society. Mr. Williams said he was sorry to have to say these things, but they were facts, and they had to deal with them. Complaint had been made about the United Board failing to send a deputation they had promised to do. That was because Mr. Arnold had said at Leman Street that no matter what body was brought, or whatever argument or arbitration was used, the Woolwich Society were there and were not going to get out of it for anybody.

MR. G. D. TAYLOR (St. Cuthbert's, Edinburgh) : Has anybody suggested amalgamation on this matter?

The PRESIDENT : No.

On a vote being taken by card, the amendment was lost by a large majority, and the resolution was carried.

GREETINGS FROM SONS OF TEMPERANCE.

At this juncture the PRESIDENT read a telegram from the conference of the Sons of Temperance at Sunderland. It read : "Sons of Temperance meeting at Sunderland send brotherly greetings and hope you will have a successful gathering.—Davies."

MR. OPENSHAW moved that they take the same course as with the I.L.P., and that the secretary send a cordial telegram of greeting to them.

THE NOMINATION CASE.

(See Report 38, page 121.)

Mr. A. VARLEY (Lancaster), referring to the paragraph in the report with regard to the nominations law, directed attention to the urgency of this matter, and suggested to the Parliamentary Committee that if it were impossible to get the Industrial and Provident Societies (Amendment) Bill passed, a small amending Bill, which would have reference only to the nominations law, should be drafted.

Mr. A. WHITEHEAD (General Secretary) said this had already been suggested to the Parliamentary Committee, and they were recommending it.

Mr. ANEURIN WILLIAMS (Co-operative Typewriters) expressed the hope that the Parliamentary Committee, or, better still, one of the Congresses, would make a strong recommendation to the Government—no matter what party might be in power—in favour of a reformation of the procedure of the House of Commons, so as to get necessary business through. It was an absolute scandal, and they were suffering from it. If the Congress, representing 2½ million people would make a strong representation to the Government it might have an influence.

A DELEGATE was understood to make a suggestion to the effect that there should be an association with the Labour Party.

Mr. F. MADDISON (Blackpool Printers) appealed on a point of order, and the Congress proceeded to the next business.

SICKNESS AGREEMENTS.

(See Report 39, page 123.)

Mr. W. T. TURNBULL (Dartford) referred to the passage in the report dealing with the legal decision with regard to sickness agreements, and suggested that the United Board, as a matter of policy, should consult with the Amalgamated Union of Co-operative Employés in matters where the interests of so many of the employés were concerned.

UNIVERSITY EDUCATION.

(See Report 41, page 123.)

Mr. S. POPE (Bristol) introduced a discussion on the subject of University education, which was suggested by the report on the Oriel Scholarship. He wanted to know if there was anything standing in the way of poor boys going in for these scholarships, in view of the expense involved for clothing, &c.

Mr. A. WHITEHEAD (General Secretary), who rose to reply, mentioned that the Board had received a letter from the Provost of Oriel, intimating that Oscar C. Ellington (Peterborough) had been selected for the scholarship. His reply to Mr. Pope was that they had at present a boy who had gained the scholarship and whose parents were of the poorest. He had won the scholarship by sheer merit. The United Board had made a special appeal to the societies for a maintenance fund, and from that fund they had made a special

grant to that boy for two years. It was quite true that the boys had to pay their expenses to attend the examination at Oxford, but the funds of the scholarship provided about £100 per annum for four years. The maintenance fund gave an opportunity where the local societies could come in and help these poor boys.

Mr. J. S. ARMITAGE (Huddersfield) complained that the subjects set were too difficult for the boys in the schools. They did not want Greek to be in the subjects set; they wanted subjects that would be of the best value.

Mr. A. WHITEHEAD (General Secretary) remarked that Mr. Armitage had probably not seen this year's syllabus. Greek had been eliminated from it. He pointed out, however, that the papers must be fairly difficult, as it would not do to have the examinations too easy. This year the scholarship had rested between two boys, one of whom was only seventeen.

Mr. E. KING (Oxford) also complained as to the conditions surrounding the scholarships.

Mr. W. R. RAE (Northern Board), replying, said they were simply beating the air. The scholarships were founded to commemorate the names of two great men. When co-operators handed over the money to the existing United Board they did not understand that the foundation of the scholarship really meant that the money had to be handed over to the University body which controlled all the scholarships. More than one effort had been made to bring about a change in the conditions, because of changing industrial conditions. They had not succeeded, but another effort would be made to get the trustees to democratise the syllabus, and if they knew that the Congress was of the opinion that that should be done it would have an influence.

Mr. A. YOUNG (East of Scotland District) said co-operators should aim at training up men for their own movement and not for other movements or to become emissaries of the capitalist class. If the movement was going to spend hundreds of pounds it was time they took over the control of this matter, and, instead of sending the students to Oxford send them to their own colleges.

Mr. W. R. RAE (Northern Board) said Mr. Young had touched the spot. The great complaint of the Education Committee had always been that most of the scholarships went out of the movement by the very system which the movement itself had set up. But Mr. Young was not right in saying that they were now spending money on the scholarships. The money was spent when the scholarships were founded, and the deeds handed over to trustees.

Mr. G. GOODENOUGH (North-Western Section) wanted the delegates to carry their minds back to the Plymouth Congress, two years ago, and to recall the resolution which they passed in relation to the Universities. What did they ask through that resolution? Nothing more nor less than that the doors of the Universities should be opened more freely to those in the lower walks of life. That matter had been brought before the authorities, but nothing seemed to have been done. He, therefore, suggested that they should give the powers a reminder of what they wanted doing, and perhaps that would show them they were not joking when they passed their resolution at Plymouth.

Mr. J. POLLITT (North-Western Section) said he knew the opinion expressed by Mr. Young was held by many people, and he wanted the blame for winners of scholarships going out of the movement to be placed at the doors of the right people. He knew a winner of one of the scholarships, when he came back from college, offered his services year by year to the co-operative societies in the district where he lived practically free of charge to deliver lectures, and scarcely one society took advantage of his offer. That young man was now working hard for another movement.

A DELEGATE asked for the name of the young man, and Mr. Pollitt replied, "Stephen Hartley."

THE NATIONAL UNION OF TEACHERS.

(See Report 46, page 126.)

Mr. H. D. NEATE (Keyworth) said he noticed from the report that the Union had not been represented at the teachers' conference at Hull. He submitted that in cases like that, where a deputation was appointed to attend an important gathering, and where the relations between the two bodies had been so close for many years, it was a great pity there was not any machinery at work by which Mr. Goodenough could have acquainted the office and some one else appointed to take his place.

Mr. G. GOODENOUGH (North-Western Section) said he had to thank their friend for giving him an opportunity of making an explanation. He agreed absolutely with the suggestion he had made, but, unfortunately, they were not masters of events. He was a miner by profession, and on the Sunday before the teachers' conference he had to attend an important and unexpected meeting arising out of the dispute between the miners and the colliery proprietors. Supposing under the circumstances he had gone to Hull, what would he have deserved? Had he known before he would have dealt with the matter and got a substitute to go to the teachers' conference. He sent a letter of explanation to the Union's offices, and now trusted that what he had done would meet with the approval of Congress.

INTERNATIONAL ALLIANCE.

(See Report 48, page 126.)

Mr. ANEURIN WILLIAMS (International Co-operative Alliance), on the report of the International Co-operative Alliance, stated that the full committee of the Alliance would meet at Copenhagen in August, and not as stated in the report in September.

HODGSON PRATT MEMORIAL.

(See Report 49, page 127.)

Mr. W. T. CHARTER (Southern Section), who represented the Co-operative Union on the Hodgson Pratt Memorial Committee, appealed to societies to make annual donations to the memorial fund. A certain amount had already

been subscribed and capitalised in order to commemorate the memory of a great man—a man whose life was spent in the interests of the working classes generally, and forwarding the cause of peace. One of the means by which they hoped to perpetuate the memory of the late Hodgson Pratt was the establishment of scholarships at Ruskin College, which would give an opportunity to one of their own class to receive the benefits of a generous education. Only those who lived in a town where there was a University and mixed with the children of the working classes and those of the “upper ten” were able to notice the enormous difference which education made upon the mind. He hoped to live to see the day when the child of the worker would have an equal opportunity with the children of those in high places. They could only bring about that state of things by common action amongst themselves, and by demanding for themselves and for their children that education which their forefathers left for them and which had been diverted by vested interests.

Mrs. M. BROWN (Edmonton) hoped that girls would have an equal chance with boys of winning the scholarships.

Mr. W. T. CHARTER (Southern Section) said the committee felt very strongly on the point raised, and had decided that no distinction should be made between boys and girls. They recognised there were clever women and girls as well as clever men and boys.

DECEASED CO-OPERATORS.

(See Report 52, page 128.)

The CHAIRMAN drew attention to the list of deceased co-operators, all of whom, he said, had rendered valuable services in their time to the co-operative movement. He suggested the delegates should rise in their places as a mark of respect, which was done.

The CHAIRMAN then moved that the report of the Central Board be accepted, which was agreed to.

The delegates then adjourned for luncheon.

SECOND DAY OF CONGRESS.

AFTERNOON SITTING.

Congress resumed its deliberations after luncheon, and the PRESIDENT immediately called upon Mr. W. R. RAE (Southern Section) to read his paper on "The Co-operative Union and the Unification of its Forces."

Mr. W. BENTLEY (Bolton) rose, however, and made reference to the alteration in the agenda. He was quite aware that what had been done was in accordance with the Standing Orders, but he wished to call attention to the rules of the Union, by which, in his opinion, they should be bound. "Any alterations," according to the rules, "shall be submitted in the following manner . . . and these shall be brought forward immediately after the discussion on the report." They had completed the discussion on the report, and he took it this was the time, in accordance with the rules of the Union, to take any amendments to the rules.

The GENERAL SECRETARY said their rules might seem contradictory, but they gave the Standing Orders Committee power to suspend the rules. The Standing Orders Committee, having received a requisition signed by twenty delegates, recommended Congress yesterday to alter the agenda and take Mr. Rae's paper at the second session of the Tuesday sitting, and Congress had accepted that recommendation.

Mr. BENTLEY : Take the paper at the close of the amendments, and still abide by the rules of the Union.

The Co-operative Union and the Unification of its Forces.

BY MR. W. R. RAE (SUNDERLAND).

The history of our Union, from its first inception as a "Central Board" in 1869, to its establishment as a registered society, twenty years later, is so clearly and exhaustively set forth in a paper prepared by Mr. D. Mc.Innes, for a Midland Sectional Conference two years ago, that to go over the same ground to-day would be to waste valuable time.

These twenty years of experiment and experience, carefully watched and weighed, forged for us the constitution under which we have gone forward to such wonderful success. The Union was born in weakness and the years have clothed it in strength. Our deliberations to-day, if conducted in the right spirit, should make that strength more effective.

What we now know as "The Union" was called into being by forces that were threefold. The co-operative societies of those days were small, and open to attack from without and within. They suffered as much, at times, from the ignorance of the enthusiast as from the enmity of the opponent. It was essentially necessary that help to begin, and protection when begun, should come from somewhere; and they found their strength, where it will always and only be found, in themselves. What one could not do in the way of providing legal and commercial advice and protection, the whole could. Hence, in the first instance, the need of the Union. And if this were other than a short paper, a long story could be told of the many occasions when it has been well, very well, for the constituent societies that the Union did exist. It was early found that the society, like the individual member, grew strong in association.

Then, when the young societies, heartened and emboldened by the proved protection of their new Union, turned their attention to new developments, what better guide than this same Union in matters progressive. Experiences varied. One succeeded where another failed. Before I try an airship I shall want to know a great deal more about other men's flights; and I do not know if, in the past, some of the co-operative ventures were not made on very little more safe knowledge than the airman has of his venture to-day. I can imagine the isolated society, pondering the position, wondering what reasons there could be for these differing results. They had not succeeded. But they had heard of success. Had their beginnings or their later developments been on the same lines as those of their successful neighbours? If not, what were they? So it was soon found to be

of the utmost importance that a centre for the collection of experience and experiment should exist. And in this line, too, the new Union grew to be extremely helpful. Mr. Gray's stories of the correspondence he had, the questions asked, the marvellous confidence that societies had in the ability of "Headquarters" to assist, were, at times, touching, and always most interesting. But the general results were that distributive doubts were dissolved by information received; and production, even in remote corners, became a possibility, because guidance, drawn from other places more fortunately situated, came so readily. Progress was what navigators call "plain sailing" because there were "directions" available.

It is also the duty of the Union, in the third and most important response to the forces that were calling it into existence, to hold itself responsible, always, for the consolidation of the movement. This depends on the extent to which the purpose behind what is most apparent in store-keeping is accepted and adhered to. One is almost ashamed to allude to the early Pioneers. It is just possible that "Pioneers" and "Rochdale" have been so often superficially and casually alluded to that people are tired of the words because of their ignorance of the teaching. And yet these men knew the cement that would bind the movement into an impregnable whole. Their manifesto which, full of an intense desire to bring about the best for all, declared for purity and economy in distribution, consideration and equality of interest in production, truth and opportunity in education, and the absolute democratisation of government, revealed their purpose. It showed, too, their belief in the solidarity of mankind. They were thinking, not for men, but for all men; legislating, not for the weaker society only but for all societies; seeking success, not for the gain of the movement but the industrial harmony of the future.

And so grew the appreciation of the real value and the true work of the Union. Mr. E. V. Neale in 1880 wrote—"Its great value is that it is the expression of the collective principle. Its

true work is to uphold this idea and facilitate the practice of it. The essential importance of the Union consists, not in the direct action which it may have in furthering any particular object desired by co-operators at any particular time, but in its action in keeping alive the spirit of which all these objects may be the expression, and to which all the machinery for effecting them must conduce if they are to be genuinely co-operative." And if the Union be, as indeed, some of us think it is, on its trial to-day it will be on the question of adherence or non-adherence to the purpose that is or ought to be behind all our practice.

It is an organisation, entered into by a huge army of industrial reformers, with a purpose and aim that can only find expression in an effort to give unity to men's lives, to secure the general well-being of all by teaching everyone that his best interest is found in working with and not against his fellows. As such it cannot afford, under the plea of being only a business concern, to neglect or ignore the forces that are surging up around and within it. Members require guidance in the formation and development of civic and national opinion. Industrial unrest demands the examination and solution of problems that are beyond the ordinary individual. One great puzzle is to determine the position of the individual amid all the necessary social reorganisation. No other Union has the width of foundation that ours has. No other has the same claim being made on it by so many. No other has in it so many constructive possibilities. And this, I may be allowed to say in passing, is what makes or should make co-operation so attractive to trade-unionists. Their union is the sword with which they fight their industrial battles, ours provides the principles on which new relationships between man and man can be built up. And after all the trowel is mightier than the sword in reconstruction.

Now we arrive at a position where we may wisely ask, what are the means by which our Union is kept into touch with its members, and what, if any, modification should be made in the general scheme?

The organisation of the Union begins, of course, with the societies, which are, one may say, the foundation members. Their most immediate connection is with the District Conference Associations, and, more remotely, the Sectional Boards, which latter, meeting collectively, form the Central Board. The value of this arrangement is scarcely sufficiently recognised. The conferences, called by the District Associations, offer opportunities of great importance. At these meetings the gospel of self-help and all that underlies can be preached in the most democratic manner imaginable. There is no continuous pulpit; the congregation is not dismissed at the end of the sermon; the pew takes an equally effective part in the business of the meeting. Many of us are well aware, from personal experience, of the readiness with which the hearers take an active part in the proceedings, freely questioning the doctrines propounded, and, as Mr. Neale once said, "Instead of being blessed by the preacher for coming to listen to him, generally thanking him for coming to talk to them."

Then we have the Sectional Boards, elected in some instances individually in each district, and sometimes by the vote of groups of districts, the members of which, being in touch with the society members of the Union through the Conference Associations, ought to be, and are, highly capable of interpreting the needs of the membership and of carrying into effect the chosen policy. They are, too, wisely entrusted with a very high degree of local autonomy, meeting with greater or less frequency as a Joint or Central Board, to report to the Annual Congress on the work and progress of the year, to receive from the same instruction on general and basal matters, and to guide the movements of the whole along safe lines of action.

The work of the Central Board, between its meetings, is entrusted to an Executive (the United Board) and several committees (Educational, Propaganda, Parliamentary, Exhibitions, Trades Unions and Co-operators, Defence, and Credit), the members of which are chosen for the most part by the Sectional

Boards, in order that the representation may be spread over the movement and the chain unbroken.

If I may be allowed to use the term, we have the democracy selecting its District Conference Committees, linking them together through the Sectional Boards with every avenue of work the Union carries on, and, to make the connection stronger, the education committees of societies, through their Educational Committees' Associations, are in touch, through the Central Education Committee, with the Executive of the Central Board—an additional link between the centre and the circumference.

Well now, surely, with such an organisation, if it be alive, great work can be done; and yet in our quiet moments, when congresses and meetings are over and their stimulation has begun to weaken, we wonder whether we get as much out of our splendid organisation as we should. There are moments, indeed, when we feel that there is not that community of purpose, that oneness of aim, that we know to be essential to true progress; and we are encouraged to take stock, as it were, and see if there be any need for change.

Our District Conferences are not all they might be, for several reasons. We do not formulate any connected plan of work; we flit from one extreme subject to another; we lack intention and connective interest. The same delegates seldom attend twice. We miss force, and we dissipate enthusiasm by our foolish adherence to *rota*. Societies get out of touch with the conferences because the speaking tends so often to be official and platformy; and the few who, because of position or interest, do endeavour to keep matters going are in danger of losing heart. Imagine the position of a teacher whose class is changed daily. Imagine the position, too, of a scholar who comes to school once only to be taught by a teacher whose enthusiasm is being slowly killed by changes in his class. It seems to me imperative that societies should reconsider their attitude to the District Conferences. I mentioned a moment ago a "formulated plan," and I did so because I hold that it ought to be the prime duty of Congress and its Central Board to

outline schemes of work and propaganda, details of which should be filled in locally and hammered into shape at the District Conferences. Then, and then only, would the real opinions of the general membership be returned to the centre; then, and then only, could we feel sure that our people are thinking jointly; and if they do not think jointly they cannot live jointly, for "as a man thinketh so he lives," and our movement will fall to pieces if we cannot keep alive the collective ideal expressed in our motto. Thinking and acting co-operatively cannot be confined to the few. It is not an official necessity; it is a common essential. How else are we to avoid drifting on the rocks and shoals? Look on the chart and you will find their names—"Divi. Hunting," "Over-lapping," "Competition Within"—all hungry, cruel rocks, that would wreck any pilgrim ship.

And, clearing away difficulties as we go on, I wonder if it will not be necessary to devise means, in districts, to prevent one society, or even two or three, monopolising all the representation. In fact, it may be wisdom to revise our geographical boundaries generally.

The Sectional Boards, too, should perhaps consider fitness and duration in office rather than *rota*, in selecting out of their number those who should hold executive or committee offices. It does seem almost a farce, for instance, to find the *personnel* of, say, the United Board changed annually. All that can be said anywhere against *rota* can be said here.

The organisation is capable of improvement on these lines. It admits of the possibility of men being selected to sit on District Executives who have proved co-operative knowledge and enthusiasm; of men being elected to the Sectional and Central Board because of outstanding ability. It demands these, and anything less is an unpardonable wrong. I cannot find words in which to clothe my thoughts on the cliquism, canvassing, and mutual bargaining that I fear are on the increase.

I venture to think, too, it would be wiser if the United Board, which after all is our Central Executive, were chosen from among

the committees of the Union. If, for example, the chairman and one other of each active committee formed the United Board, how much more closely would the threads be drawn. A forward policy such as I propose to refer to in a few minutes will require careful consideration financially, and committees should know their powers and their resources. How much better they would be if they were all in direct contact with the United Board I cannot express, but I feel it would be enormously helpful.

Other minor improvements in the organisation will probably be forthcoming in the discussion, but in the main I think it will be admitted that the suggestions now offered are enough to go on with ; and now for the work of the organisation.

Let us hark back a little. At the beginning of this paper reference was made to the threefold aspect of the demands made by societies. In a paper for which Messrs. J. C. Gray and John Allan were responsible, it was stated that the Union was the organisation of the societies for either protective, progressive, or consolidating purposes, and the only improvement I would make on this statement is that work of the Union is not either of these but all of them. Further, that in determining the future policy they must all three, jointly, be taken into consideration.

Certainly there is need of protection, more now than in the past. Co-operative trading is never likely to find favour with those who promote "multiples" or "combines," and in its essence differs from their particular form of individualism. Consequently, opposition of the strongest type may be naturally expected, growing with the spread of co-operative principles and becoming more bitter as it grows. Protection against such is certainly necessary. But it is equally evident that co-operators must be protected against themselves—against a mistaken idea of the aim of their movement, against the results of an inflated sense of the value of commercial success, against the greed and unscrupulosity that follow, against the temptation to grow at any cost—and this protection must be constructive. It is not enough to be sheltered behind the walls of legal defence ; the army must be prepared to

take the field. Here is where the progressive and the consolidating come in, and remain. That more attention has been paid to *defence* rather than *offence* has obscured the large part the Union has taken in the development of the great co-operative successes of to-day. The distributive stores, the colossal Co-operative Wholesale Societies, the successful productive organisations, Co-operative Insurance, the *News*, alike are indebted to the confidence in the possibilities of collective action engendered by the Union, quietly, patiently, persistently. The ground was prepared for them and the foundations laid. Their debt to the Union will not be readily repaid. What one wants to see is a more generous acceptance of the fact and a more general determination to make further and more far-reaching use of it. This is not a time for the withdrawal of support on the part of those who have grown big because there was a Union, but rather for its increase. The big brother *must* help the little one in the work that is to be done. But this protective work will be but "beating the air" if our Union is not real. There must be an authority which societies will obey. "Evils within" should be subject to more rapid treatment than a multitude of meetings and a final appeal to Congress. Loyalty to all that underlies membership must be developed, and this development will only follow increased knowledge.

Here I may be permitted to make a slight digression in order to illustrate what will follow in the way of suggestion. We are out for the development of morality in commerce and industry, and to make this possible we should have a common economic ideal. We have too long permitted the wrong people to teach us political economy. Do we not begin to see that this science, falsely so called, is but a clever exposition of the things men do to get wealth? It may show how certain forms of wealth are to be gathered together in certain barns, but it will not teach what men ought to do towards each other. A real sense of the solidarity of the human race will not spread through the political economy of to-day. We know that life and living are more important than

money and "getting on," but we shall have to get clearer ideas of the conditions and the economics of industry. The distribution of wealth troubles us, but we have not *data* on which to evolve new conditions. Land and its holding give us anxious hours, but we have no alternative to suggest.

Does not, then, our necessary unification begin with ourselves ? Ought we not, for ourselves and for our fellows, to begin at once to rekindle the old faith in collective action and common interest ? Shall we not in the future turn our thoughts more to work of the nature of that of the Central Education Committee of the Union ? The concert, the library and news room, the meeting, with a speech endured in the middle of it, have had a long innings. Ought we not to consider them, as they indeed are, scarcely as constructive as our forward work must needs be ? Ought we not to concentrate on the development of co-operative opinion among ourselves, our children, and our employes. If you and I and they, were all missionaries, spreading one common industrial gospel, what a force we might be, and until we are, how dangerous is the position of the Union !

The second stage in unification would be then found to be the strengthening of the District Conference Associations. Too often their usefulness has been lessened by the want of continuity and intention behind their work. Do we want clearer ideas of the needs of the movement ? Then let us think out a plan, and on this plan set District Conference Associations to work collecting information for us. The statistics they would provide would be of enormous value in determining spheres of action, conditions that locally determine progress, and circumstances that hamper. They, and they alone, can make it possible for us to deal with "boundaries" and "overlapping." Where the troubles are, the remedies must be found. A policy in "economics" and a healthy attitude to the land and housing questions could be hammered out at their conferences as on an anvil. Strength at the roots will save the tree. The life of the tree comes mainly from its roots.

Sectional Conferences would naturally review and unite the findings of the Districts. Some of my critics, and I hope there may be many, for I am more hopeful of the discussion than of the paper, may say this is already done. But is it? One District discusses "High Dividends," another "The Training of Employees," a third "The Minimum Wage," and a fourth "Poor Law Reports"; and at one and almost the same time—a programme rather difficult to unify, I fear. I do not want all our conferences alike, like bars of soap, but I do want a common plan, a unity of purpose. The Union must evolve an opinion on all these great subjects. It must learn that opinion from within itself and must build on it a policy which will be the foundation of all future propaganda whether it be civic, industrial or economic.

In this way and along these lines will come a real Union, able to take a foremost place among other formative organisations in national development. This real Union would compel loyalty, not by legal means or any lawyer-made bond, but by its very existence. Its decisions would be unquestionable, because every society member would have taken its share in the laying of the foundation principles that underly the decisions. No member would cavill at its subscription list. For defence alone, recently, the movement was ready with its thousands, because the danger was evident. When the greater danger that follows in the train of apathy, dissension, and disintegration becomes more evident, more thousands will be forthcoming. I can forsee a Union determined to develop among its constituent membership a fuller knowledge of its aims and objects, and drawing from them, again, the force with which to go on; determined to use the information gained in the District Conferences, and by the experiences of Co-operative Wholesale Societies and productive societies; determined to make the *Co-operative News* a real organ, a greater agency still for the development of co-operative ideals; determined to gain for employes considerations and opportunities beyond any that have hitherto been afforded; and in return receiving a loyalty beyond experience. I can forsee the same Union pulsing with life from its remotest

corner, throbbing with the loyalty born of a common purpose, discussing no longer the removal of difficulties within, but the avoidance of difficulties without, going through progress to progress, and hastening the day when we shall feel, think, and live under the spirit and influence of our motto, "Each for all, and all for each."

Come, then, let us reason together. Our Union *has* contributed to economic, social, and moral freedom. It can do so still more. Economic conditions will change, *must* change, but union will always be a primal necessity; and we may not know, but the world knows, that what we think of the Co-operative Union is the measure of our faith in co-operation. We might be, really, a State within a State. At present we are a crowd of enthusiasts; not equally enthusiastic and not quite sure of one another. We sing many songs of freedom, but the chorus is not quite in tune. Let us get our hearts into our song, and then we shall make true, grand, inspiring harmony.

TELEGRAMS FROM PARIS.

After the reading of Mr. Rae's paper, the CHAIRMAN said they had received two telegrams from Paris, where an international singing and musical competition had been in progress, and at which the co-operative choir from Newport (Monmouthshire) had been competing. The telegrams conveyed the information that the first prize for sight singing had been won by the Newport Co-operative Choir to the value of £10. There had been another competition for sight singing for a £100 prize, and the same choir had won that also. He (the President) suggested that the Congress should send a complimentary message to their friends from Newport, and he moved that the General Secretary be instructed to do so. He felt sure they were all heartily pleased with their co-operative friends in Paris.

The President's suggestion was unanimously agreed to, after which he announced that Mr. Rae's paper was open for discussion.

DISCUSSION ON MR. RAE'S PAPER.

Mr. T. PANTHER (Kettering) said that in the first place he wanted to congratulate Mr. Rae on the high standard of his paper, more especially for the brotherly spirit he had put into it. At the same time, there were one or two remarks he would like to make with regard to district conferences. He wished to say that during twenty-eight years that the District Conference Association in connection with the Northampton District had been formed

they had not been lacking in interest and they had not dissipated enthusiasm. There had been a linking up of their forces, and they had been brought together as brothers and sisters and had come to realise and recognise the importance of being faithful and true to the principles of their movement. If they wished to catch the true co-operative spirit they must go into the Midlands, and more especially into Northampton. They breathed the spirit in the air there. It was like leather, they could smell it. There was an enthusiasm which would help them on to higher and nobler work in that great movement in which they were all engaged. In regard to the same delegates not attending the conferences twice, there was a simple remedy. His suggestion was that where societies had been in the habit of sending two delegates they should in future send three, and let the third man be the recognised conference delegate for the whole of the year, then they would have a body of men who would be able to take up the work from conference to conference and feel a living and vital interest in the work of the movement. Mr. Rae had read a splendid paper, which had given them renewed enthusiasm and inspiration to go forward with their work. He felt sure they would all return home delighted with their meeting.

Mr. H. D. NEATE (Keyworth) said he would not spend time in congratulating Mr. Rae, although his paper was worthy of great eulogy. Proceeding, he wanted to plead for better recognition of the district conferences in the work of the Co-operative Union. The Union was not sufficiently complete. Sectional boards were not in close touch with district committees, although they appointed representatives to sit with the district committees, and he seemed to think this was because the representation of the sectional boards was always changing. First they got one man and then another, with the result that they did not get so closely associated as they might do. They ought to have regular representatives. Time after time district committees wanted to spend money and were told the Sectional Board would not allow it, therefore their plans did not fructify. They also admitted members into their societies in large numbers, and did little to make them into intelligent co-operators. That was not a policy which would tend to strengthen the movement.

Mr. S. F. PERRY (Stockport) said that what the writer had stated with reference to district conferences certainly needed saying. There was room for a great deal of improvement in regard to the way in which they conducted their district conferences, and also in relation to the linking up of the district conferences, Sectional Board, and the United Board. When the question of subscriptions to the Union came forward there was unity of purpose between the district conferences, the sectional boards, and the United Board, but on any other question the district conferences were allowed to go on in their own sweet way. There might be more unity of purpose and a more common policy between the district conferences, sectional boards, and the United Board. At district conferences it often happened that the person who read a paper was not the writer, and when there was criticism his chief defence was, "I did not

write the paper and am not responsible for what is in it." One of the advantages of having a paper was consequently lost, because the writer was not there to answer criticisms. Papers should be read by those who had written them, and delegates should use their own judgment. They all knew what took place at the district conferences. Was not one of the first items, "What time shall the discussion cease?" Everybody's eyes were on the clock, and then the tea. He wanted to suggest that conferences should be held in places easy of access and the expenses be borne by all the societies in the section. He did not think district conferences were quite as good as they might be to the local and entertaining society. He did not think any one would quarrel with Mr. Rae's views in regard to the education of children and employés, but he was going to say that the committee of which he was chairman might have made a great deal more than they had done of what they believed to be the solution of the great trouble they were faced with at the present time. They believed co-operation to be the solution of this unrest, and some of them thought the Central Education Committee might have made a special effort and invited district conferences to discuss this matter. They could have done good work had they done this, in addition to concentrating their minds on the education of the children and the employés.

Mr. WILLIAM MAXWELL (chairman of the International Alliance) observed that the paper they had heard from their friend Mr. Rae was just such a one as they would have expected from him (Mr. Rae) with his experience and knowledge. He (Mr. Maxwell) was in the unfortunate position of having provided a resolution the day before which would have dealt with some of the matters mentioned in Mr. Rae's paper, but the rules of the Union had stood in his way. But Mr. Rae spoke of the Pioneers of Rochdale, and of what they thought at the beginning of the movement in 1844. The paragraph ended by saying that the Pioneers "were thinking, not for men, but for all men; legislating, not for the weaker society only, but for all societies; seeking success, not for the gain of the movement, but the industrial harmony of the future." He thought that anybody who had taken a part in co-operation for any time must have perceived that now was the most opportune time to bring forward and try, if possible, to solve some of the difficulties surrounding labour at present. The unrest was growing, and would grow. Were they going to take a part in the solution of the problem? That was really the question. They had heard Mr. Rae saying that they were in a movement for the future harmony of industry, but were they to stand by, or still go on by themselves talking about co-operation making for industrial harmony, and for the emancipation of labour? Now was the time, if they meant what they were saying and were prepared to act. It would be an easy matter to place before them a plan, because some of them had been thinking about it, but now was not the moment to go into it. He wanted all co-operators in this and other countries to get into harmony with other forces making for the emancipation of labour. It seemed singular in this movement, that arose out of poverty—

At this juncture there were cries of "time," and Mr. Maxwell said he

would leave them with the suggestion he had made, but a demand was put forward from the body of the hall that he should be granted an extension of time. This was adopted.

Proceeding, Mr. Maxwell remarked that they were part and parcel of the Labour movement—"No, no"—but not necessarily political; but they were part and parcel of that great combination of thought that desired better times for working people. Therefore he had held in his resolution of yesterday (that was not permitted to be put) that it be an instruction to co-operation that they should make an approach to the trade-unionists of the country to arrange a conference and try to draw up some plan whereby the present unrest could be considered together. Some people had confessed that co-operation was the only solution, yet co-operation had taken no part in the controversy. They ought to press upon trade-unionists their principle of co-operation, whereby labour would get a full share of the profits of capital, a share in the management of industry, and a full reward of labour. If they would help him in this matter of instructing the committee of the Co-operative Union to come into contact with trade-unionists and press upon them co-operative principles, and ask them to come into the movement, it would impress them all. It would, no doubt, tend to bring many of the trade-unionists who had looked askance at co-operation for many years, and looked coldly upon their conference, into the co-operative movement and help them to work jointly for industrial peace and harmony.

Mr. W. E. WOOD (Coventry) contended that, although the co-operative movement had done much, it was capable of doing more. He feared it was missing its opportunity if it was going to be isolated as it was isolating itself, and if they were to be a State within a State. That was not big enough for the co-operative movement. They must "be" the State.

A DELEGATE here rose to a point of order, but Mr. Wood was allowed to continue.

Continuing, he referred to Mr. Rae's remarks as to what made co-operation so attractive to trade-unionists. Co-operators, he said, were of the Labour movement; they were not outside, but inside—inside it whether they liked it or not. In their factories they were workers, but at their conferences and Congresses they were not part of the Labour movement. They were illogical altogether. Co-operators must recognise that they were part of the Labour movement, and should at once link up with the other forces, as Mr. Maxwell had pointed out. Mr. Rae said "land and its holding give us anxious hours, but we have no alternative to suggest." Mr. Wood submitted that there was a solution of this, and that solution was being put forward by the Labour movement at its annual Congresses. The co-operative movement passed resolutions in connection with industrial unrest. Land must not be held by individuals, but held in common for all. He went on to point out that, after discussing overlapping and competition in the movement, co-operators should recognise that amalgamation was the only remedy for their difficulties. He hoped that after this Congress they would have a Union with

power to enforce its decisions, and they would be able to remedy all the evils they suffered under.

Councillor J. JOHNSTON (North-Western Section) said Mr. Rae's paper was pregnant with thought, and he associated himself with the suggestions made for the reform of the methods—or the lack of methods—of the Co-operative Union. One striking passage of the paper read by Mr. Rae was where he complained that they did not formulate any connected plan of work. The work of the associations was disjointed. He also agreed with Mr. Rae in what he said about the practice of sending one set of delegates to one conference and another set of delegates to the next. That practice of "rota" had been carried to an absurdity by a society in the district from which he came, which had passed a rule that no member should be elected to Congress a second time till all the other members had had their turn. They had nearly 10,000 members. That was one of the weaknesses of their system. The members of the United Board were changed almost every year, and it was impossible for a man to be effective on that Board by serving only twelve months. They ought to start their reforms with the committees of the Union, where they had the power to formulate better methods. He did not fall in with Mr. Rae's plan with regard to forming the United Board from the committees of the Union—one of these committees was a joint committee of the Co-operative Union and the Wholesale, and another was a joint committee of co-operators and trade-unionists. It would be much better to retain the present plan of appointing the Board, but the members from each section should be appointed for a definite term, so that there should be some continuity of policy in the practical work of the Union. He commended Mr. Rae's words, "life and living are more important than money and getting on." Keeping this in view, he suggested that they should not only have the committees and sub-committees they had at present, but that they should have also a special committee on economics, so that they could get to understand the cause of unemployment. This was the greatest evil co-operators had to face. This was an evil the movement was begun to solve—this and land and housing and the rest.

Mr. J. MILLINGTON (Birmingham Industrial) rose for the purpose of complimenting Mr. Rae upon his paper. He pleaded for greater uniformity in co-operative education. What prevailed now was that in some societies they had no educational committee at all; some societies made no provision at all for that purpose, with the result that very little educational effort went on in those societies. He suggested that the members present at the Congress should take it as an instruction that an educational committee be formed in connection with their society. They wanted greater uniformity in co-operative education and more money spent on it. The educational committees should be linked up with general committees, and then their co-operative ideals would resolve themselves into practical effort for the good of the people. If this were done as they did it in Birmingham, it would be an improvement on the methods in many places. They should get their employés, their guilds

(both men's and women's), members generally, and members of management committees upon the educational committees, and make them responsible for the expenditure of their grants. They should link up with the educational associations and secure proper recognition of the work of education.

Mr. A. C. BURN (West London) said that the paper breathed into the co-operative movement a higher and nobler idea. Mankind had a right to a fuller, truer, and better life than existed to-day, and the co-operative movement expressed that. As a co-operator and trade-unionist, he gloried in the unrest of to-day. It was a sign of the time—of the better time for all mankind. The Bradford Congress improved the economic condition of the Union, and that Congress should result in the extended work and usefulness of the Union. He hoped they would set on foot a national mission on behalf of co-operation. They needed to go among the people of the land. The land was rich; they wanted to take possession of it. The class that owned the land to-day had governed the country for centuries and centuries. Not only in this country, but in every country under the sun, the class that made the laws—(Cries of "Order" made the rest of the sentence inaudible at the Press table.)

Mr. J. PENNY (Sheffield and Ecclesall) ventured to call Mr. Rae the Jeremiah of the Co-operative Union. He did so because he had pointed out the need for altering this and altering that and altering the other thing, therefore, that proved there must be something wrong with the Union itself. If their Union was in a state of flatness, he would not say decay, they had suggestions for tinkering with the organisation, so that Mr. Rae, in spite of the buoyancy of his paper, was taking a somewhat doleful view of the standing of the Co-operative Union at the present time. He was bound to say that he agreed with Mr. Rae there was need for it, and the position was that the people of the country were expecting a lead out of the industrial chaos which prevailed to-day. Who had given that lead from the co-operative point of view? He looked down the list of committees of the Union. There was the Co-operative Defence Committee, the Committee on Credit, and the Joint Committee of Trade-unionists and Co-operators for settling disputes. They had a lot of talk about overlapping; and what an amount of their time was taken up—nearly the whole of the time of the Board was taken up—in settling disputes between one section and another. That was the cause of flatness. He said that the Union ought to show initiative. Initiative was wanted. When they turned to the political world, what did they find? Who were the men who had the attention of the country and aroused the enthusiasm of the people? They were the men who came forward with definite proposals to achieve something. Mr. Joseph Chamberlain got a following because he was a man of enthusiasm; Mr. Lloyd George had a man's enthusiasm; Mr. Keir Hardie had enthusiasm. Each man in his own sphere came forward with a definite proposal to improve the conditions of the people.

Mrs. FORREST (Dewsbury) inquired if Mr. Rae included the Women's Guild in the unification of the forces of the Union. She contended that the

Women's Guild was doing a great work in training their children to be true co-operators.

MR. R. R. PRYNNE (South-Western Section) said that, although he was a member of the Central Board, he was not going to join in the chorus of congratulation to Mr. Rae for his paper. As a matter of fact, he was intensely disappointed, and felt that Mr. Rae had missed a great opportunity. Even the title was a mystification to him. If the Union was not a force, what was it? What he did not find in the paper was this, that the weakness of the Union was its lack of policy, or rather its diversity of policy; it had nothing whatever to do with the arrangements or the rearrangements of district conferences, which were only tiny pawns in the game. On the one hand they were told that the movement should go in for the former, if independent productive societies; and on the other, that production should proceed along federal lines. Again, in one quarter multiplicity of small societies in isolated districts was advocated, and in another the extension of existing large societies. Here they had diversity of action, and so long as they had that so long would they have diversity of forces. The Union itself, or the men who formed the Central Board, were in a state of flux. The leaders of ten years ago—where were they? Some had gone to Parliament, some had joined other Labour movements, and others again had gravitated to Balloon Street. As long as their Union representatives simply used the Union as a stepping stone to higher things so long would the Union have to deplore the weakness of its forces. Who knew the chairman of the United Board three years ago? They wanted continuity of office. As soon as a man came to the front he was gravitated elsewhere and they lost sight of him. But there was a gleam of hope. To-day or to-morrow they would place themselves on the rock of new rules, which would allow societies to be members of the Union in proportion to their membership. From the new rules would come a new Union. Mr. Maxwell had indicated the lines along which they should proceed, and he hoped they would ere long take their place in the wider democratic movement and then their Union would be a power in the land.

It was suggested at this stage that the discussion should close.

A DELEGATE: If we finish the discussion what business can we go on to?

The PRESIDENT: Our first business is to get the business done efficiently. If we can finish the Congress by noon to-morrow, why not?

MR. S. BLAKEBOROUGH (Burnley) moved that Mr. Rae's reply be taken, and this was agreed to.

MR. RAE'S REPLY.

MR. RAE delivered a vigorous speech in reply to the speakers. He confessed that he had been well treated, perhaps that was because some disagreed with him as Mr. Prynne did. But if they disagreed with him, as Mr. Prynne did, and then proceeded, as Mr. Prynne did, to prove the case set forth in the paper, he would be glad they differed from him. Mr. Prynne came, like Baalam, to curse and stayed to bless. He (Mr. Rae) had nothing

to do with the fact that some had used the Union as a stepping-stone to Balloon Street. Why was that dragged into his paper? He was not responsible for the ladders that men used to climb into high places. He did not agree that they should have new rules first that a new Union might come of it. Laws did not make citizens—the citizens made laws. The new rules would not make a new Union, but a new Union would very soon make new rules. Messrs. Panther and Neate had answered each other, and there was no need for him to deal with them. He would leave them, one pawn against another, and the game stood as before. He agreed, with Mr. Perry, that they should have a good centre for their conferences; he agreed that it should be made possible for those coming from a long distance to have their expenses paid by the section. The conferences should be their civic schools. The Union had been fanning the flame of industrial unrest. They had been teaching Industrial History, and no thoughtful man could read Industrial history and be at rest. They had tried to teach Co-operation, not “à la Marshall, but à la Co-operative”—and he was not ashamed to confess that he would rather preach discontent than either of the other opposites. He could not make out what Mr. Burn was driving at, and so he left him to the delegates. He had been described as the Jeremiah of the movement. Jeremiah was lifted out of a pit in the end and was listened to, and even now was spoken of as a great prophet. Jeremiah said many things, and one of the things he said was: “It is good for a man that he should bear the yoke in his youth, because he gaineth wisdom and keepeth silent.” He did not like what Mr. Penny had said about the need for some one giving a lead. It reminded him of the story Palmerston told: A number of men were seen running, and behind, trying to keep up to them was a stout old person. Some one warned him not to run like that after those men, but he replied: “I must, I am their leader.” He did not want one or two to take the lead, he would rather see the crowd rushing than see one man followed by the rest in a straggle. In reply to Mrs. Forrest, he said he had included the Women’s Guild among ourselves. His ideal of the Co-operative Union was this: Like a kind mother of all the other unions, she should be at hand to help them in their needs. The trade-unionist won the battles, and the Co-operative Union should be ready to help him to build society. The fighter came home with victory, but there should be some one at home to help him to set the house in order. He welcomed, therefore, the suggestion of Mr. Maxwell. They should be more helpful and generous to trade unions.

THANKS TO MR. RAE.

Mr. GEO. D. TAYLOR (Edinburgh, St. Cuthbert’s) moved a vote of thanks to Mr. Rae. He said the conference owed a debt of gratitude to him. In his presidential address at Newcastle, Mr. Rae suggested that the Union should be put in the melting pot and reformed. He was still following that idea, and he (Mr. Taylor) suggested that the United Board should take it into considera-

tion that the paper which Mr. Rae had just read should be sent round and discussed at district conferences.

The PRESIDENT replied that it was the intention of the Union to do that.

Mr. T. HIGSON (Stockport) seconded the vote of thanks. He said he was inclined to think that in Mr. Rae they had a strong man in the movement. If they had a dozen Mr. Raes they would not be only co-operators but Socialists as well.

Mr. RAE replied to the vote of thanks. He explained that he had been asked by Mr. Whitehead to say that the suggestion of Mr. Taylor's would be carried out. He said he had been often asked why he laboured in the co-operative movement. Well, he would say that there were two great forces in this world—the struggle for life : the wolf ; and the struggle for the life of others : the Christ. He believed that co-operation could be made one of the forces of the latter. That was why he worked in it.

THE NEW RULES : SUBSCRIPTION TO THE UNION.

The CHAIRMAN : The next business is the consideration of the new rules of the Union.

Mr. T. G. ARNOLD (Woolwich) said he had been asked by the committee representing the societies which had this matter in hand to move the following amendment to the proposed new rules of the Union :—

That every society shall, so long as it continues a member of the Union, make an annual contribution to the funds of the Union, which, in the case of distributive retail societies, shall be at the rate of 1½d. in respect to each member, calculated according to the number of members returned by each society in its last annual return to the Chief Registrar of Friendly Societies, subject to the following discounts upon all members above the first 3,000, provided always that in no case shall any contribution be less in amount than the maximum payable under the grade of next lower discount—3,001 to 4,000 members, 15 per cent ; 4,001 to 5,000 members, 20 per cent ; 5,001 to 7,000 members, 25 per cent ; 7,001 to 10,000 members, 30 per cent ; 10,001 to 15,000 members, 35 per cent ; 15,001 to 20,000 members, 40 per cent ; exceeding 20,000 members, 50 per cent. The United Board shall decide the rate or rates of contributions payable upon membership by the various classes of co-operative societies other than distributive retail societies, whether the same be federated, productive, agricultural, or any other form whatsoever, or whether the same be a central organisation composed of other societies or not.

Proceeding, Mr. Arnold said it was needless for him to go over the alterations to the rules of last year. From 1895 until last year the subscription had been at the rate of 2d. per member for the first 1,000 members, and an optional sum after that, provided in no case did the subscription be less than that for 1,000 members. At Congresses held from time to time this question had been

before them, and their leaders had always recognised that there was something in the fact that there should be some difference in the subscriptions for the various societies, that some difference should be made between the large and small societies. They did that for the following reason :—The Co-operative Union was not a union of the individual members composing the societies, but of the societies themselves, and therefore an equal subscription would mean an equal subscription from societies and that, in itself, would be unwise. It was admitted that with the growth of the society the work of the Union on its behalf decreased, and with that decrease should follow a decrease in subscriptions. They said the amendment of twelve months ago was hasty and unwise, and it was adjourned from the Plymouth Congress for discussion, but it was not discussed in full detail until the eve of the Bradford Congress. So far as the societies were concerned, they had not had time for discussion given them, such as was necessary on such an important subject. In this matter he thought they would recognise that the work of the Union was twofold* in character. It had to collect and prepare and submit statistics relating to the whole of the movement. It had to look after the interests of the movement generally, and as propagandist and legal adviser it had to foster and nurse the younger societies. In the first of these two classes of work, the work of the Union was only proportionate to the societies as a unit, and not proportionate to societies' membership. But in the more important work of the Union, in the propagation of its principles, the work was considerably increased in the case of the younger and weaker societies. The Union, in many cases, had to provide speakers, hire rooms, and supply literature; to foster the society and advise them in the early stages of their existence. But that work did not exist in the case of the larger societies. In addition, it had to be remembered that the larger societies relieved the Union of a portion of its work by placing their experience at the disposal of the neighbouring and weaker societies. They replied to inquiries and gave advice to the smaller societies. Those responsible for the amendment he was proposing said that to impose a fixed rate per individual membership of each society was not just, was not necessary, and levied a tax upon the larger societies that they could not be expected in any case to bear. ("No, no.") They had had the argument that it was undemocratic to give preferential treatment without any attempt to analyse the case. He denied that, and pointed out that if this tax were imposed upon them there was no duty imposed on large societies to act as they had been doing, but, like the smaller societies, they would be perfectly justified in asking for the same services. At the present time they gave their services to the Union, and this should be taken into account when subscriptions were being considered. They could not recognise numerical strength as a basis for subscription. If they were going to do so there was no reason why the Wholesale should not be charged on every member of the societies which formed the federation. It was not done in the case of the productive societies, and should not be done in the case of a large society which had much the same production as some of the productive societies themselves. Those responsible

for the amendment wanted it carrying primarily to promote unity. There was a deep-seated dissatisfaction on the part of many societies at the change—a change which had only come after forty years' existence of the Union. If the change was persisted in, it would be at the expense of dissatisfaction and ill-feeling. They wanted strength, unity, and a one-mindedness on the part of the whole of the members.

Mr. W. FORBER (Bolton) seconded the amendment moved by Mr. Arnold, and emphasised the point that it was not in any sense whatever a war by the larger societies upon the smaller ones. At the Bradford Congress the smaller societies secured a reduction in their rate of contribution, and that, in the aggregate of every society under 3,000 members, would mean a reduction of £600 per annum. So that the small societies, to begin with, had no grievance, and could have no grievance in that way. They proposed no alteration so far as the reduction of the subscriptions of smaller societies was concerned. The amendment should be fully considered and accepted as an extension of what had been the policy and practice of the Co-operative Union for forty years. He liked the expression in the President's address of "peaceful evolution"; that was really the co-operative method they were following on the lines of Neale, Jones, and J. C. Gray. Prior to 1895 contributions were fixed at 2d. per member up to 500; after that it was increased to 2d. per member up to 1,000. Then it was altered to 1½d. per member for all societies up to 3,000 members, and after that optional. It was said: Why should they do that? Because they believed that as the membership of a society grew it did not at all increase the cost of the Union with regard to that society—not in the least. How did it work out? They had less than 200 societies, prior to the passing of the rule at Bradford, contributing half the income of the Union, and they had 1,070 or more societies contributing the other half. Would any delegate tell them that it cost the Union as much in time, or money, or service, or work for 200 societies as it would for the other 1,000 societies? They wanted delegates to recognise the position. There was widespread disaffection in the movement. The large societies wanted to work unitedly in this matter. Unless it was settled right it would never be settled.

Mr. B. WILLIAMS (chairman of the United Board) said it had fallen to his lot to lead the defence on that matter, and he did so in the most whole-hearted manner. He was on that subject a whole-hogger. He was going to deal with only one phase of it, and get right down to the cash basis, and leave the other objects of the question to others who would follow. The mover of the amendment and the writers of the circular had dealt in decimal fractions; any fractions he used would be vulgar fractions, but he would not deal with them in a vulgar manner. Who paid the contributions? It was alleged that the society paid, but it was the individual member who paid. The society was merely the vehicle by which the money was transmitted, and that was a democratic 1½d. per member asked from each concerned with the society affiliated to the Union. That was the first requirement. He wanted them to compare the payment of the 1½d. per member with the demands expected in

every other democratic organisation. The very lowest contribution paid in any trade union was 3d. per week, and the benefits were not to be compared with those obtained through the co-operative society. There were some unions in which the men had to pay 1s. 6d. to 2s. 6d. per week. If they took a friendly society, payments were often 6d. per week to get the benefits. In connection with national insurance, they would have to pay 4d. per week. They were asking 1½d. per year, which amounted to one-third of a penny per quarter, or one-fortieth of a penny per week. Those large societies wanted a discount off one-fortieth of a penny per week. If the large societies would consider they would see that was not a fair and noble attitude towards the weaker societies. What would it mean if they gave those discounts? Where did they find those large societies? In the towns where there were large populations and where the wages were high. The small societies were in the agricultural districts, where the wages were low. They were really asking that the agricultural labourer should pay for the Union. Was there any man or woman who would refuse to pay 1½d. per year? The people represented by the delegates would be generous to that extent. They were asking from the individual one-third of a penny per quarter. It would be taken out of the dividend. It came as a tax on the profits of the society. The members of the larger societies which earned a larger dividend were in a better position to pay than those of the small societies which only had dividends of 9d. or 1s. in the pound. In conclusion, he asked Congress not to put the tax on the smaller societies.

Mr. S. F. PERRY (Stockport) said that the delegates from his society had been instructed to oppose the Woolwich amendment, although by doing so they would suffer the loss of a 30 per cent discount. The main reason why they were opposing it was on account of the ridiculous circular Woolwich had issued on the 4th July. The first point he wanted to bring out was that Woolwich said they dared not bring the matter before their members. He ventured to say that if they had there would have been a different tale to tell. One society that put its name on the list afterwards placed the matter before its members, and the members reversed the decision. (Cries of "Name.") Mr. Perry said he could give the name. Another point with Woolwich was that the question had been forced through Congress. Why, there had been plenty of discussion at Bradford and since in respect to it. He criticised the objection raised by Woolwich that amalgamation would not reduce their subscription to the Union, and submitted that when his trade union became affiliated to the Trades Union Congress or the Labour Party they had to pay an affiliation fee of so much per member per year. He also said that with regard to the question of a discount according to membership, there was not a single society whose name was on the Woolwich list that dared apply the principle in their own retail society. They joined an organisation and by combination they gained strength and riches, and they became stronger and richer, and they asked for a discount or a reduction in the cost of benefits from 15 to 50 per cent. It was not a very commendable attitude.

Mr. J. PRYOR (Tavistock) spoke on behalf of the small societies, and urged that there should be no preferential treatment in this matter of subscriptions. All along the large societies had had the privilege of paying less than their fair share towards the management of the Union and the protection of its members. They claimed they did not receive benefits in proportion to their payments, but there was a time when they were small and when they had all the benefits given to small societies. It was, therefore, their bounden duty, now they had succeeded and got on so well, to help in building up the small societies elsewhere. He wanted the Union to be strong financially, either to build a great national society or to protect the societies in the villages and small market towns against the inroads of the monopolists and trusts. The rules of the Union with regard to subscriptions were only altered last year, and he hoped they were not going to tinker with them this year. They were asked not to be in a hurry, but, in his opinion, the question had been before the movement for quite a long time. It was before them months previous to the Plymouth Congress, when, at the instigation of the mover of the present resolution, it was adjourned in order that it might be fully discussed in their societies. He could not understand the meaning of the word if this was haste. He was of opinion that the larger societies could afford to pay the subscription better than small societies, and he had had experience of both. He remembered the discussion on the question of the funds of the Union at the Oxford Congress thirty years ago, when two papers on the subject were read, one by Mr. G. J. Holyoake and the other by Mr. John Allan. Mr. G. J. Holyoake, in the course of his paper, said that the contribution to the Union was so small—it worked out at about $\frac{1}{4}$ d. for 6 $\frac{1}{2}$ weeks—that no society should object to paying it. At the present time the societies were only asked to pay on a basis which worked out at $\frac{1}{4}$ d. for 10 $\frac{1}{2}$ weeks. Would they be justified in reducing the rate? ("No, no.") The trend of the discussion at the Oxford Congress was quite different to what it was to-day. Then there was a desire to help the small societies by paying 2d. per member to the Union, but to-day there seemed to be a desire to look at the question from a purely commercial point of view. Were they going to shirk their responsibilities?

Mr. J. POLLITT (North-Western Section) stated that Mr. Arnold said the United Board had been somewhat hasty in coming to its decision with reference to the question of subscription to the Co-operative Union, but he (Mr. Pollitt) did not think so. Eighteen months prior to the Bradford Congress every society received a circular bearing upon the subject, and were told of the intentions of the United Board and asked to discuss the matter in order that their delegates might be able to give an intelligent vote at Congress. Some societies did so, others did not; and those that did not figured on the amendment which was before them at the moment. He then drew attention to the appeal of the President for a spirit of deep sympathy to prevail throughout the movement, and expressed the opinion that the amendment would take them in the opposite direction. On the previous day

objection was taken to the North-Western Sectional Board offering to send deputations to societies with reference to the question of subscriptions to the Union, and it was stated that this was an endeavour to get behind the societies. They had no such object in view, and all they wanted to do was to give them information and to explain matters.

A DELEGATE : "No; no."

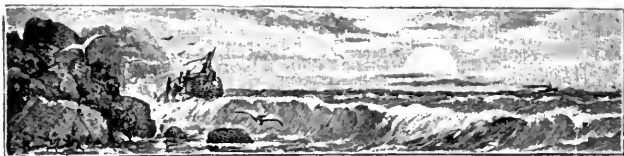
Mr. POLLITT : A gentleman cries "No, no." His society refused to have that explanation, and its delegates have come to Congress with their minds made up. Mr. Pollitt also referred to the circular which had been issued by the large societies, and said it was of a misleading character.

Mr. G. A. ARNOLD (Southwell) said he represented a small society with four hundred members. How Mr. T. G. Arnold could say the matter had been rushed he failed to see. They objected to societies having preferential treatment, and hoped the delegates would vote against the amendment. The large societies said a lot about a reduction in subscription, but nothing at all about reduction in representation. It was unfair to expect a society with 1,000 members to pay at the same rate as a society with 5,000 members.

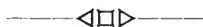
Mr. J. ELLIOTT (Barnsley) said he was very sorry to stand before them on a subject which seemed to be so unpopular. The matter was rushed through at the Bradford Congress—"No, no"—and large societies were allowed to say scarcely anything. Again, when they sent a deputation to the United Board they were only permitted ten minutes in which to state their case. He would have to face the members of the Barnsley Society at their next meeting on the question of subscriptions to the Union, and he was afraid the tone of the present Congress would not help him much. The large societies had been denounced—for what? Mr. Neale would never have argued in the way some of the delegates at the Congress had. They could not drive people, they could only lead them, and it was the duty of those on the platform to help and not to drive. They (the large societies) only asked for fairness. They had always done well for the Union. They had ever been to the fore in their subscriptions to the Union, to the Holyoake House fund, and the Convalescent Homes Associations. The Barnsley Society guaranteed £1,000 to the Defence Fund, and had always paid its calls. They had done their duty on every occasion, and would do it if they could but have fairness.

The discussion at this stage was adjourned until the following morning.





FINAL SITTING OF CONGRESS.



WEDNESDAY, 29th MAY, 1912.



Congress entered upon its final sitting on Wednesday morning.

The PRESIDENT took the chair promptly at ten o'clock, and asked Mr. W. Bentley (Bolton) to resume the discussion on the question of subscriptions to the Union.

Mr. W. BENTLEY (Bolton) supported the amendment of the large societies, and urged the delegates to keep the discussion entirely free from personalities. It was a matter which required the very serious consideration of the trading societies which had the subscriptions to pay. He contended that the arguments put forward by Mr. Williams (chairman of the United Board) on the previous day were quite wide of the mark. Mr. Williams said the carrying of the amendment would mean taxing agricultural labourers. What had that got to do with the subject? Again, it was said that small societies would benefit by the Union receiving subscriptions on the proposed increased rate. He asked the delegates to give a single instance when the subscription from the funds of the Union had gone directly to help the finances of small societies. When a small society got into difficulties the Co-operative Union had sanctioned an appeal for assistance to the other societies. Which societies had responded? Could they answer that question? The big societies. (A Voice: "And some of the other societies.") Quite true. He was surprised they should be asked to look at the question from a trade union point of view. Individual members of co-operative societies did not get sick

pay, out-of-work pay, and other benefits given by trade unions. He was, therefore, of opinion that they were not entitled to look at it from a trade union point of view. The large societies had all along given their support to the Co-operative Union. It was quite true that it was a question of only 1½d., but it was in the aggregate a very large sum to the big societies. Mr. Williams made reference to the multiple shops in the agricultural districts. What nonsense. They were coming into the large towns, and it was the societies in those towns which were feeling the introduction of the multiple shops.

Mr. J. JACKSON (Rochdale) said the Rochdale Society was one of those that had given its adhesion to the Woolwich Society's amendment. The committee, therefore, felt it to be their duty that one or two of them should voice their views on the matter. With regard to the general statement of the case, he said he was not going to allude to that part which had been so ably dealt with by Messrs. Arnold and Bentley. Besides, Mr. Arnold would doubtless be equal to the objections in his reply. (The Chairman : Mr. Arnold has no right of reply.) On the previous day Mr. Perry dealt with several points, but notwithstanding his ability he was not going to accept him as a school-master of Messrs. Arnold and Bentley. The committee of the Rochdale Society were asked to receive a deputation from the Sectional Board and they consented, but the visit of the deputation did not lead to any alteration in their views. Then, again, when the deputation of the large societies waited upon the United Board they were only allowed ten minutes in which to state their case, which, in his opinion, was most disrespectful. He thought the platform the day before had been very severe upon them.

Mr. W. GREGORY (North-Western Board) made an explanation with regard to the way in which the deputation from the large societies had been received by the United Board. The United Board had on that occasion a considerable amount of business to transact, and had a prior deputation which went to interview them on an important matter. They received the deputation from the large societies as a matter of courtesy. It was true that they were only allowed ten minutes to state their case, but they were also told that whatever arguments they advanced would not be able to influence the United Board, the whole matter being one for Congress itself.

Mr. T. REDFERN (North-Western Board) said that so far as the United Board was concerned the matter had been raised before the district committee, the sectional conferences, and Congress itself. Congress had decided that the contribution should be 1½d. per member, and the Board had nothing to do but carry out the rule. Suppose they had asked Congress to alter their decision of a year before, what would they have looked like? The question was not one between large and small societies, it was simply a question of doing the greatest amount of good for every member of the community. The Board of Trade did not recognise the size of societies, but they did recognise the Co-operative Union as representing two and a half million members. That was the only thing they could do. At Heckmondwike his committee

were opposed to the subscription, but when it went before the members he (the speaker) moved, it was seconded, and carried without a word of dissent. If the committees of large societies would take a similar course it would be carried through. They had only to point out the advantages of the Union. A great deal had been said with regard to big and little societies. What good was the Union doing to the co-operative world? They were doing a great amount of good; they were keeping the movement from the imposition of income tax. They were having tradesmen's and grocery trade conferences, meetings of the Associated Chambers of Commerce, and other bodies all urging the Government to impose income tax on co-operative societies. What did that mean to societies making 3s. in the £ dividend? It meant that every member spending £30 had £4. 10s. back in dividend, so that at 1s. 2d. income tax that was equal to a saving of 5s. 3d. for every member. It would be an easy matter to pay the odd 3d., but all the Union asked for was 1½d. of the amount to enable it to go on doing its work.

Mr. W. H. FLOWERS (Ashton-under-Lyne), representing one of the societies whose name appeared on the list sent out by societies in favour of the amendment, rose to explain that although Ashton-under-Lyne appeared on the list they, as delegates, were not prepared to vote in favour of the amendment. This matter was brought up in the committee room, and, without mature consideration, they decided to support the amendment, but when the matter was referred to the delegates such decision was challenged. The committee rescinded the resolution and left them to vote as they wished. Now, the delegates from Ashton were supporting the Union on the 1½d., because they felt that the amendment was contrary to the principles of the movement. It was contrary to the principles of justice and equity and of the bedrock of the movement—the democratic principle. If they agreed to the 1½d. per member they would give to the United Board a power that would make them more useful in the future. These men were elected from their societies, and they were the men in whom they had confidence to carry on the work of the Union. This new rate of contribution would enable the Board to control the spending capacity of the Congress. They had been asking for concentration of effort, and that would enable them to make the Congress of benefit to the societies and the whole movement. Furthermore, it would enable them to hold Congress in the districts where they were required. However much the United Board might have to control the finance they did not control the wills, intellects, and voting power of the movement. The great argument used against the proposed amendment of rule was the selfish individualism at the back of the whole business. Was that the spirit that made the movement and animated the leaders?

Mr. F. MADDISON (Blackpool Printers) said his only reason for intervening in that debate was that he took no active part in the official co-operative movement. He had been to the Congress for some years, and it was a great privilege to sit as an unofficial delegate. He had listened to the debate with a good deal of pain. The remarks made by the last speaker as to individual

selfishness ought to be got out of their minds altogether. He did not worship bigness he could assure the Congress, but he was bound to say that from his own knowledge of the co-operative movement if he wanted to find broad-mindedness and breadth of outlook he should go to such societies as Leeds, Bolton, and Woolwich. He should find as much regard for the movement as a whole, and humanity in general, in the large as in the small societies. They ought not to approach the subject from the note struck by the previous speaker. He would appeal to his friends of the large societies and ask them to withdraw the motion. With regard to Mr. Arnold, he (the speaker) would say that there could have been nothing more contrary to his general outlook than the speech he had made, and that had been characteristic of all the speeches on that side. The note they had struck, although they had not meant it, was the question of what they got. That was a bad note; it was not good religion nor good business. The note they should sound was not what they could get, but what they had the privilege, the splendid privilege, of giving. The large societies would agree with that, therefore they had not to deal with a lot of selfish Ishmaelites. Their hearts beat as true as did the small societies. It was only that they got on the wrong course. There would have been a case for the big societies if the rule had not been altered so that every delegate would vote according to the membership strength of his society. Although Leeds would have a smaller number of delegates it would have its full voting power. He would appeal to the men from Leeds, Bolton, and Woolwich, who had made a really deep mark upon the lives of their districts, to withdraw the motion as being contrary to the democratic instinct.

There were loud cries of vote at this stage.

The CHAIRMAN: Personally, I think the matter has been sufficiently debated. Mr. Arnold has no right, according to the Standing Orders, to reply, but I think we might be a little generous and allow him to say a few words.

Mr. ARNOLD said he claimed the opportunity to reply not as a privilege, but as a right.

A stormy scene followed, and the feeling of Congress was undoubtedly against Mr. Arnold.

The CHAIRMAN asked Mr. Arnold to resume his seat, and a vote was taken by a show of cards. It was declared the Woolwich amendment was lost by an overwhelming majority.

CONGRESS EXPENSES.

The PRESIDENT: The next item is the amendment to rule regarding Congress expenses.

Mr. J. PENNY (Sheffield and Ecclesall) who was called upon to move the amendment, pointed out that the whole circumstances had changed since Congress opened. His society believed that the official expenses of the annual business meeting of the Union should be defrayed from the national funds, and should not be a charge upon the funds of societies in the district in which

Congress was held. They were disappointed twelve months ago when they were told that the Congress expenses were not covered. His society was strongly inclined to go in with Woolwich and Bolton and the other large societies, but they decided to support the uniform rate of contributions and to send in this amendment in favour of the payment of expenses from the national fund. He wanted Congress to be held in poor districts, and would like, for instance, to see a gathering in Dublin. The Union, however, had said they were prepared to pay a thousand pounds towards the expenses of Congress, and in view of that, if Congress would allow, he would withdraw the proposed amendment.

The PRESIDENT: Is it your feeling that the amendment should be withdrawn? ("Agreed.")

MINIMUM WAGE.

Mr. R. HIBBERD (Parkstone and Bournemouth) moved the following resolution :—

Seeing that three Co-operative Congresses have endorsed the minimum wage scale for male and female employés, this Congress congratulates the 100 societies which are paying it, and, further, urges that the Co-operative Union should carry on an active campaign on behalf of its own resolutions, through the Education Committee working with the Women's Co-operative Guild, until the minimum wage scale has been adopted for distributive, wholesale, and productive male and female employés throughout the movement.

Speaking in support of the resolution, Mr. Hibberd said he had added "males" to the original resolution, lest it might be thought that male employés had no desire to ameliorate their conditions. Seeing that three Congresses had endorsed the minimum wage scale for male and female employés he thought the Co-operative Union should carry on an active campaign, on behalf of its own regulations, through the Education Committee working with the Women's Guild, until the scale had been generally adopted. He referred the delegates to Mr. Maxwell's remarks relative to the Labour unrest, and reminded them that the case of the employés had been constantly agitated since Mr. Maxwell brought forward the question at the Bristol Congress. He concluded by arguing that no solution of the labour problem could allow inadequate remuneration of employés, and it was therefore the duty of the Union to take a foremost place in the agitation for the uplifting of labour. The uplifting of labour should be of as great a concern to co-operators as the amount of dividend they got on their purchases. They should have a standard below which wages should not go. The movement had grown since the Bristol Congress, but it had reached a perilous state. It was a question of whether we recognised the complexity of modern conditions; it was a question of whether we should dominate those conditions or allow those conditions to dominate the movement. He found co-operators going to

Bournemouth to recruit their health, but some of them thought the Bournemouth Society not worth joining because it did not pay a 3s. dividend. Their co-operative health apparently required improvement. He appealed to Congress not to revert from previous decisions.

Mr. S. F. PERRY (Stockport) seconded the resolution, and dealt with several objections to it. He urged Congress to help to educate public opinion on this matter. The objections were threefold. They were told the societies could not afford the scale because of competition. One of the largest magnates in the country, on being congratulated on the model village he had established, said there was no philanthropy in the matter, because it paid him to treat his workers well. They were told that if they increased the cost of goods by advancing the wages of employes many people would go outside the store to buy their commodities. If that were true there was all the more need for educational effort among the members. Ruskin had told them "that cheapness might be purchased at the price of a man or woman's soul." They ought to affirm that so far as the co-operative movement could. They were not so much concerned about the price of the goods as the conditions under which the articles were made.

Mr. G. GOODENOUGH (Castleford) moved the amendment standing in the name of his society :—

That, in the opinion of this Congress, the time has arrived when the question of the minimum rates of wages to be paid within the co-operative movement should be removed from the region of opinion to the realm of practice, and, following the lines laid down by Parliament in the recent Miners' Minimum Wage Bill, we suggest that district boards should be formed within the various sections or districts of the Co-operative Union to consider and fix such rates as they deem reasonable, having due regard to the varying circumstances of each particular district, society, or department. That the method of selection, mode of constituting, and geographical areas to be covered by such Boards, be a matter for sectional and district conferences to determine on the lines of the following suggestions :—(a) Such boards to consist of equal number of directors and employes' representatives (a certain proportion to be women). (b) The chairman to be mutually agreed upon, or (c) Failing agreement the board to appoint. (d) Term of service of such boards to be three years. (e) Rules and regulations governing procedure to be drawn up by various boards when appointed. (f) The decisions of such boards to be binding for 12 months, then subject to three months' notice on either side.

He said it was an appeal to the intelligence of the movement. If the movement had no intelligence it would be a failure. It was not sent in as an amendment to the Women's Guild resolution, but in the organisation of the business of the Congress it had been so presented. He had fought with the

wild beasts at Ephesus and other places, but he would have hesitated at tackling the Women's Guild. He had no animus against the minimum wage; he had spent many years of his life in advocating it. He had taken part in the miners' agitation, and was prepared to put in the best of his energies in any movement that would go in for a national minimum that would raise the standard in all scales of work. A member of the Women's Guild had said that with regard to the minimum wage they had hitched their wagon to a star, but the star would look different after a time. He hitched his wagon to a star twenty-five years ago, and the star bolted before he got into the wagon. He knew they were wise who profited by their own experience, but they were far wiser who could profit by the experience of others. He put his own experience to the members of the Women's Guild so that they should not commit the same errors as he had committed. There had been different methods of settling the rates of wages, but, as a rule, people would get what they were prepared to fight for. He had been an advocate of arbitration and peace all his life, but sometimes he thought life would not be worth living if they had not an enemy or two to put spice into it. As they looked along the ages they saw different methods of forces; the brute force and the physical force were going, and now brain force was coming along. Brain force required machinery along which to work, and the proposal of his society provided that machinery. The first and greatest difficulty would be the dignity of the different directors of distributive and productive departments. He was convinced that the real danger in the co-operative movement was that it might be killed by its wisdom. He had heard it said that the board of directors should have the first say in what they really thought was reasonable in rates of wages. At various Congresses they had resolutions of condemnation which, in the eyes of certain people, bracketed co-operators with the worst sweaters in existence. He was not so anxious to find a cure for the evil as to prevent the error arising. The idea that the movement should rise to the occasion and pay certain rates of wages, regardless of the wages in the district, was a benevolent idea, bringing into the democracy the idea of the feudal system. He wanted them to realise the idea that the workman got what he was prepared to fight for. In certain of the garden cities that had been provided by people up in the air, they were producing people who could not stand on their own hind legs. He was not prepared to put the Wholesale employé a few miles away from all the others. They should be careful not to make a privileged class of employés. The Co-operative Wholesale Society ought to be in advance of other movements, but it should be somewhere near in order that the co-operative employés should recognise that they are part of a national movement and be ready to help others. Abraham Lincoln, referring to the troubles between the North and South, had asked if allies could make treaties better than friends could make laws; that idea was true in the co-operative state. Any machinery would fail unless it was operated in a proper spirit. If that spirit did not exist in the co-operative movement they had been false to the ideals of Holyoake and others.

Mr. G. A. ARNOLD (Southwell) seconded. He knew a society where the agricultural labourers in membership got 13s. a week. How was a society like that to pay a minimum of 24s. per week? The members in such a case would be paying nearly double their own wages. The societies in large towns would also be expected to pay 24s., although the members were receiving 30s. a week. So that the societies paying 25 per cent less than the wages of the members would go on a white list while those in the country which did not pay 50 per cent more than the wages of the members would go on a black list.

Mrs. WIMHURST (Women's Guild) was surprised that a previous speaker should have hitched his wagon to a star, and advised him not to hitch it to a shooting star again. They might be sure that the Women's Co-operative Guild having embarked upon a policy would stick to it. They had stuck to that of the minimum wage through good and ill report and would continue to the end. They had been told much during the Congress of the wealth of the co-operative movement and the Co-operative Wholesale Society. She wanted to know, in the midst of the labour unrest, what they were prepared to do to settle it. They were asked to give a lead, and could take immediate steps. What were they prepared to do? The best lead would be to establish the minimum wage. The true test of the power of the co-operative movement was not in quoting the millions they had made but in the lives of the men and women they were building up. The Castleford amendment was intended to avoid the issue. The subject had been before three Congresses. No fewer than 116 societies had given the principle of the minimum wage. What need, then, to establish district boards? Let them take the minimum as already laid down. The consciences of the members were becoming uneasy and they were asking questions of the management committees as to why they were not putting the minimum wage into operation. She asked the delegates to vote straight on the one question, and not be drawn aside into something which would take years to carry out. They had made progress during the last few years. The old style was for a man to raise himself above his fellows, now they were anxious rather to raise the class—not to get rich, but to make rich. In their enthusiasm for the Pioneers they should not forget the pioneers of to-day. She would say with the poet Lowell :—

“Worshippers of light ancestral, make the present light a crime;
Was the Mayflower launched by cowards, steered by men behind their time?
Turn those tracks towards past or future that make Plymouth rock sublime.
New occasions teach new duties; time makes ancient good uncouth;
They must upward still and onward who would keep abreast of truth.
Lo! before us gleam her camp-fires, we, ourselves, must pilgrims be,
Launch our Mayflower and steer boldly through the desperate winter sea,
Nor attempt the future's portal with the past's blood-crested sea.”

Mr. F. JENNINGS (Pendleton) supported the resolution. The resolution did not ask the Congress to adopt the minimum wage, it told them that for three years the Congress had done that. He came there with clean hands

from a society with 850 employés, from amidst all the sweating dens of Manchester, from where all the multiple men were in competition with them. They adopted the minimum wage scale for male and female employés. When they adopted it they were like the delegate when he took his first dip in the sea at Portsmouth—he stood shivering on the brink, but when he got into the water he found it was not so cold after all. His society feared to take that step at first, but it had been to their advantage and to the advantage of the movement.

Mrs. W. R. BLAIR (City of Liverpool) said her society had instructed her to support the resolution, and she had also to speak on behalf of the Women's Guild. She asked the Congress to carry that resolution in the spirit which prompted the strong to help the weak. She had been proud to show that committee-men who were themselves getting poor wages had been willing to pay better wages to their employés. The movement did not want the rates of wages paid to co-operative employés to be governed by the rates prevailing in low districts. The co-operative movement had been of considerable assistance to the workers in bringing about the Shops Act. The workers also need the support of the co-operative movement in securing the recognition of the minimum rate, and she would remind the delegates that the boast of the movement was that it paid good wages and gave good conditions. The resolution asked them to put the influence of the Congress into operation, so that they would not go back upon the resolutions they had adopted at three Congresses.

Mr. J. W. A. RYAN (Parkstone and Bournemouth) asked what the movement was out for. He said it was to better the conditions of the lives of the people. If that was so, then it was imperative they should put their own house in order first by paying adequate remuneration to their employés. He wanted the co-operative movement to be an example to the commercial world. The outside world was looking to the co-operative movement; it wanted to see what the movement was doing in the way of putting its principles into practice. It had been stated that circumstances in agricultural districts were such that it was impossible to pay the minimum wage. He disputed that; where there was a will there was a way. Oh! he was talking from experience, as he came from an agricultural district wherein the conditions of life for many people were a disgrace to the English race. If they could establish a minimum wage for employés why could it not be done in other districts? They were out to do justice and not to be generous, as Mr. Goodenough implied. He also contended that the payment of the minimum wage would lead to better service on the part of employés. It was no use saying outside firms paid such and such a wage, because it was their duty to set an example.

A DELEGATE moved "That the question be now put." The resolution was seconded.

Mr. THORPE: It is quite evident that the Congress is prepared to take a vote. You that are in favour? The Castleford amendment is lost.

Mr. GOODENOUGH claimed a recount.

The CHAIRMAN acceded to the request, and then announced that the Castleford amendment was defeated and the Parkstone resolution was carried.

RISE IN PRICES OF COMMODITIES.

Mr. A. McMILLAN (Pollokshaws) moved the following resolution :—

That this Congress, recognising that the recent rise in prices unaccompanied by a proportionate rise in wages tends to foster the growth of the multiple shop system to the detriment of the future growth of co-operation, decides to give authority to the Co-operative Union to appoint a committee of inquiry to investigate the causes favourable to the multiple system, and the steps that ought to be adopted by the co-operative movement to enable it to expand without interruption.

He said he did not think it was necessary to apologise for bringing such a resolution before Congress. That was his first experience of Congress, and the responsibility of having to move the resolution had practically spoilt the Congress for him. At the Scottish National Conference last year, held at Perth, a paper was read by an esteemed buyer of the Scottish Wholesale Society on the multiple shops, and later in the year a paper was read at a local conference by one of their esteemed members, Mr. John Maclean, on the rise in prices and co-operation. As a result of the matter being fully discussed at the Perth Conference he was pleased to be able to state that the Scottish Defence Association had taken up the matter of the multiple shop system in a very able manner. Pamphlets were sent out to societies requesting information, and as a proof of apathy he regretted to say a number failed to send in replies. He was sure the Defence Association would not object to him reading an extract from their report, which was to be submitted to a meeting of the members on the Saturday of that week. The report was published in the *Co-operative News*, and was most interesting reading :—"It is estimated," the report stated, "on what are considered reliable sources, that there are about one million shops of various descriptions in the United Kingdom; that 70,000 of these shops belong to joint-stock companies, and 5,000 to co-operative societies." The day might come when co-operators, instead of raising dividends, might be called upon to make some sacrifices in order to maintain the principles of co-operation. He had pleasure in moving the resolution, and hoped the delegates would pass it unanimously.

Mr. A. YOUNG (East of Scotland District), who seconded the resolution, said it would be admitted that there had been a rise in prices. Many theories had been put forward to account for this—the large output of gold, the influx of silver, and the expansion of the eastern nations. China and Japan were coming close upon us and were demanding the same civilisation as ourselves. The Chinaman had dispensed with the pig-tail, and had adopted the tall hat, the result was that the trade in tall hats had gone up and very much better prices were being got for them. The amount of luxury allowed to certain people, the demand for motor cars, steam yachts, and shooting lodges

was so great that people had not time to make bread and butter for the working classes. Mr. Goodenough had told them of the rat in the sewer; the multiple shop was the rat and the sewer was the present society. The State, however, had made it possible for co-operators to live; the industrial laws, the Factory Acts, and the rest had made it possible for the workman to claim some rights even from employers. It would become co-operators if they would so mould the law as to make conditions in which the multiple shops could not live.

The resolution was adopted *nem. con.*

ELECTION OF AUDITOR.

The next business was the election of auditor. Mr. Thos. Wood was the only nominee, and was declared elected.

NEXT CONGRESS.

Mr. G. BISSET (Aberdeen) extended an invitation to the Congress to meet next year in Aberdeen. Aberdeen, he said, was one of the most beautiful cities in the whole of the United Kingdom. It was the "silver city by the sea." Its motto, "Bon Accord," meant "Happy to meet, sorry to part; happy to meet again," and he hoped the delegates would be willing to repeat that within a year hence. They had heard a good deal about competition in business at the Congress, Aberdeen would teach them how to solve that. It was an admitted fact that Jews could not live in Aberdeen. It was reported that in the enumeration of the recent census papers a Jew was resident in the city, but when he was interviewed on the subject he stated that he had no intention of staying there, he had only gone to learn his business. He proposed that the Congress should be held there.

Mr. J. KERR (Aberdeen) seconded Mr. Bisset's proposal. He referred to Aberdeen's famous University and its two colleges, to the city's important fishing industry, to its granite industry, its mining, its active educational agencies, to the proximity of the city to the royal residence of Balmoral, and to the beautiful banks of the Dee as some of the attractions which their city afforded.

The invitation was accepted.

CONGRESS OF 1914—INVITATION FROM IRELAND.

Mr. A. WHITEHEAD (General Secretary) asked if Congress was willing that the assembly of 1914 should be in Ireland. The Irish had not yet had a Congress.

Mr. A. MANN (Leicester) wanted to know if that meant that the Midland Section would lose its turn or whether it would simply be postponed for one year.

Mr. WHITEHEAD said that Ireland had never got into the rota, and the suggestion was that the Congress of 1914 should be a special one. It was not intended at the present moment that it should go there every eighth year.

The Midland Section would have the Congress in 1915, if it was agreed that it should be held in Ireland in 1914.

This was unanimously agreed to.

GENERAL VOTE OF THANKS.

Mr. OPENSHAW said that Congress was practically over, and nothing remained but to pass the usual votes of thanks.

Mrs. W. R. BLAIR (City of Liverpool) proposed an omnibus resolution :—

That this Congress expresses its hearty and sincere appreciation to the Mayor of Portsmouth for his warm reception of the delegates, and thanks those gentlemen who took part in the opening of the Exhibition and the various services on Sunday. It further records its deep obligation to the Reception Committee for the successful manner in which they have catered for the delegates' comfort, and to all other persons who have contributed to the entertainment of the delegates at the various meetings which have been held. To the Press thanks are also due for their impartial reports of the Congress proceedings.

In connection with the press, she singled out the *Co-operative News* for special thanks, and said everybody had been perfectly satisfied with the proceedings. They had had a business Congress, and everything had been well arranged. Everything that could possibly be done for the comfort of the delegates had been done, and though the hall had not been a good sounding one, she thought the delegates themselves had been very much to blame. Some had yet to learn to keep quiet whilst others were speaking.

The resolution was seconded by several delegates in the hall and carried unanimously.

CHAIRMAN AND DEPUTY.

Mr. T. BRODRICK (Co-operative Wholesale Society) had pleasure in proposing that the sincere thanks of the delegates should be accorded to the chairman and the deputy chairman for the admirable and genial manner in which they had presided over the deliberations of Congress. He had known Mr. Openshaw for forty years, and during that time they had worked almost side by side in perfect concord and good fellowship. He, therefore, thought that there was hardly any person in that Congress better qualified to attest the good qualities of their chairman than himself. At the time he learned that Mr. Openshaw had been selected for that high position and honour he felt that he would not only do justice to himself but that he would do credit to the movement in which he was engaged. After the way in which he had acquitted himself in the presidential chair, he (the speaker) need hardly say any more to recommend the vote as highly deserved. He had certainly laboured under one disadvantage with regard to his voice, which was not so strong as that of certain delegates and could not be heard above them, but what was lacking in force was made up in the quality and matter he gave. The paper he submitted to the Congress was of an exceptional character, and

no better thanks would be desired by Mr. Openshaw than to find in time that the delegates had taken hold of the points and carried them into practice. As to the deputy-chairman, he had not known him so long as the chairman, but he had known him for a considerable time, and during that time he had formed a very high appreciation of his qualities and recognised the many good works he was engaged in throughout the country, all of them calculated to assist in elevating his fellow-workers.

Mr. B. WILLIAMS (chairman of the United Board) seconded the vote of thanks with the heartiest feelings of which he was capable, and had pleasure in presenting to the Chairman and Mr. Thorpe copies of "Industrial Co-operation." In co-operative matters neither had very much to learn. They would certainly find in the book everything they wanted to know, and, in presenting the volumes, he was certain the recipients would carry the warmest congratulations of the delegates as well as their warmest esteem.

Mr. J. SHILLITO (chairman, Co-operative Wholesale Society) said the closing hour of Congress was unique in many ways. Grand harmony had prevailed and the proceedings were drawing to a close in a magnificent form. Observations had been made with reference to their two friends and their work. His (the speaker's) predecessor in the chair of the Wholesale Society, Mr. Mitchell, used to have to present co-operative volumes to statesmen, noblemen, professors, and others who presided in the chair. He described the contents of the books and urged them to study them. During recent years the trend had been to put in the chair persons more closely connected with the movement. He need not for a moment describe the contents of the book; the two gentlemen were both familiar with them. At Bradford Mr. Thorpe laboured under great disadvantages, and the delegates were glad to see he was so well again.

Mr. W. OPENSHAW, who was received with musical honours, said he was sure the delegates would quite understand him when he said the present moment was the proudest and happiest of his life. He knew no two men whom he could have wished to speak to such a vote as his old friend Mr. Brodrick and his dear and venerable friend Mr. Shillito. For his happiness in the first place of his co-operative career Mr. Brodrick was largely responsible. They both entered the co-operative service within two or three months of each other, and for a considerable time they were bosom friends and companions. That friendship had lasted right through the intervening forty years. It was one of the proudest possessions in life when man or woman could look back on a friendship like that, that showed no signs of diminishing. From the bottom of his heart he said, "May God bless my old friends Mr. Brodrick and Mr. Shillito." He thanked all very very much for their very great kindness. He came quite a novice as chairman. He had never presided over anything of that kind before. He knew he should have the cordial help of the officials of the Union, and he knew, too, that he could rely absolutely on the good feeling and help of the delegates at Portsmouth. He was pleased that, though he had not given perfect satisfaction, they were,

generally speaking, fairly well satisfied with what he had done. He thanked them for so thoroughly upholding the authority of the chair, and expressed the hope that the remainder of their visit would be pleasant to all and that they would return home safely all the better for the Congress of 1912.

Mr. G. THORPE thanked the speakers for the kindly way in which they had referred to himself. He was always delighted to meet Mr. Brodrick, in whom the co-operative movement had a philosopher and guide and also a friend. Last year he (the speaker) laboured as president of Congress under great disadvantages, but he found co-operative audiences, whether in Congress or elsewhere, intelligent and sympathetic. They had displayed those qualities at Bradford and at Portsmouth. He had read the book presented already, but he would treasure it as a piece of goodwill coming from the co-operative movement. He took it as a trophy of goodwill and peace represented by the Congress not only in this country, but throughout the whole world. He hoped they would go home and arrive safely and well in kind remembrances of what they had enjoyed.

Mr. F. J. FRANKLING (president of the Portsea Island Co-operative Society) was glad their efforts had given satisfaction. They had done their best to please and were glad that the clerk of the weather had entered into the Congress week in a thoroughly co-operative spirit.

Then the great audience rose, and, led by Mr. Wm. Maxwell, the delegates joined in singing "Auld Lang Syne" and filed out from the Congress Hall with pleasant memories to be renewed at the other end of the kingdom a year hence.





APPENDIX.

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MEETINGS AND EVENTS CONNECTED WITH CONGRESS.

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PUBLIC MEETING AND CONCERT.

SATURDAY, 25TH MAY, 1912.

A concert was given in the Town Hall on the Saturday evening, and for this the reception committee had arranged an excellent programme. The musical items were rendered by the senior and junior choirs attached to the Portsea Island Society, Miss B. Stubbs, Mr. F. W. Harvey, and Mr. R. Fisher. The conductors of the choir were Messrs. C. Weeden and G. Adams, and the accompanists Miss A. Couzens and Mr. H. Triggs. Mr. B. Williams (chairman of the United Board) presided, and with him on the platform were Mr. James Deans (Glasgow, secretary of the Scottish Section) and officials of the Portsea Island Society. There was a large attendance of delegates and local co-operators, and they thoroughly enjoyed the music and speeches.

The CHAIRMAN, in the course of a few remarks, referred to "the stupendous magnitude of our great co-operative movement." It was, he said, without doubt the greatest working-class movement the world had ever seen. It had done great things for the people of this country and would do great things for the people of the world when they learned "our lesson." He asked them to consider the power they had in their hands,

if they would only concentrate it. There was nothing in the country which could resist it. Let them be united and they could even take over the means of production. He also referred to the Wholesale Society, which was the greatest working-class organisation in the world, and to its progress, which was wonderful.

ADDRESS BY MR. DEANS.

MR. DEANS was the speaker for the evening and he delivered an address which was in every way acceptable to the audience. He referred to the early days of Congress, and mentioned the fact that at such gatherings they used to hear the voices of G. J. Holyoake, Edward Vansittart Neale, Thomas Hughes, E. O. Greening, and others. Many of those noble men had joined the majority, but every one had made his mark deep and broad upon the fabric of co-operation, which would remain as long as the movement existed, eloquently testifying to the manner in which they had served its highest and noblest interests. The co-operative movement was small and insignificant in those days, but with the aid of the men to whom he had referred, it had spread so extensively as to practically cover the whole world in one form or another. It was the greatest social movement of either modern or ancient times; and when they had linked up the democracies of Europe through the spirit of co-operation the day of Dreadnoughts would soon be ended, and the Chancellor of the Exchequer would be able to spend the money now devoted to armaments upon improving and ennobling the lives of the masses of the people. He thought they would admit they were living in strange and eventful times—times so strange and eventful as to be without precedent in this or any other nation, and productive of great and rapid changes in the industrial and social conditions of the people. During the last three or four years the country from end to end had been ringing with oratory and flooded with literature proclaiming and explaining schemes for the uplifting of the people—old-age pensions, labour exchanges, and national insurance. These schemes were comparatively new and untried, but the co-operative movement had stood the test of time for the last twenty years, and had maintained its position against every form of competition and opposition, and was more powerful and more aggressive than in any former period of its history. It had brought old-age pensions to its members; it had enabled them to insure against sickness; and through its purchasing power it had enabled them to make provision against unemployment; and when the working class realised the benefits of productive co-operation, there would not be any great need for labour exchanges or organisations of that kind. If it were possible to enumerate the benefits which co-operation had showered upon the working classes in times of stress and trouble, it would be one of the greatest histories which the world had ever seen. Co-operation had a message of hope for the workers, who by taking advantage of the movement would be able to drive the wolf from the door and make its bark sink into absolute silence in the distance. No

movement had done so much for the working classes as the co-operative movement. During recent years he had been told by men in the movement that sooner or later everything would come into the hands of the State or the municipality, or both. He did not know how much of that was true, but he believed that in any case co-operation would play its part. In the past and in the present there was too much of "mine" and "thine" and too little of "ours," but he knew of no movement that had done so much to substitute "ours" as had the co-operative movement. He did not agree with those who sneered at the ability of the working classes. He said he considered the two Wholesale Societies were by far the finest monument that had ever been reared to the intelligence, enterprise, and thrift of the working classes. He desired to appeal to every co-operator present to support them loyally and unreservedly, so that they might extend co-operation, particularly in production. He believed that the great labour unrest had arisen from the fact that working men thought they did not get enough of the profits of production; no permanent settlement would come without the application of co-operation to the conditions of life. The success of the two Wholesale Societies proved that the working classes were equal to any other section of the community as business organisers. He believed co-operation had its limits, as everything else had, but they were a long way from reaching those limits. However, he hoped that the Congress and its accompanying meetings would tend to stimulate working men and women to put increased vigour into their societies and thus push forward the mission of teaching people the great principles of mutual self-help, thrift, self-reliance, and social enterprise.

SUNDAY SERVICE.

The usual Sunday service in connection with the Congress gathering was held in the Town Hall. In spite of the delightful weather, which one naturally thought would considerably affect the attendance, there was a splendid audience to welcome Mr. Lander when he took the chair. Supporting him were Messrs. F. J. Frankling, A. Deans, J. H. Mihell, G. N. Barnes, M.P., J. L. Welch, Mrs. Blair, Mrs. Wilmhurst, and Miss Allen. Musical items were rendered by the junior choir of the Portsea Island Society.

In his opening remarks, Mr. LANDER said he liked to see Sunday spent in the good, old-fashioned way. He had for long been connected with the Brotherhood movement, and thought it one of the grandest signs of the time. He thought that municipal buildings should be used on the Sabbath in a popular way for the elevation of the masses. They were met under ideal weather conditions, and the sunshine and fragrance of flowers only made him

anxious that they should do their best to permeate the lives of the people with the sunshine and happiness which they saw around. At the bottom of all efforts in connection with this work was that force which might be called the spirit of the home life of the Master. Without the spirit of Christ in the world there could not be true progress. Continuing, he said he wanted all kindred organisations to our own—trade-unionism, educational bodies, friendly societies—to draw closer together, and, in his opinion, it would have to come.

One of the principal speakers was Mrs. BLAIR (president of the Women's Guild). In her remarks, she said they were just on the eve of Congress. To-morrow delegates would be wrangling over little things, but they must not forget these small matters made the big things. Continuing, Mrs. Blair said that they should not consider co-operation merely as a commercial undertaking whereby people made their weekly wages go a little further; they must use co-operation more as a lever for improving the conditions and uplifting the lives of the people. Sufficient proof had been given by the movement that people could handle business undertakings successfully. They must also show that there was no department of industry which they could not handle with equal success. During the labour troubles of the last twelve months the working class had shown by their patience and peacefulness that they could control grave crises with absolute safety. Was it not time, therefore, that in relation to all production the people said to the country, "Let us do these things for ourselves"? She hoped that co-operators would, during the subsequent sitting of Congress, show their attitude to the labour troubles of the last twelve months and emphasise the right of a national minimum wage. A few years ago it needed some courage to acknowledge being a co-operator, but that was not so now. Still, all co-operators should be prepared to agree with the principles of the movement and practise them in their daily lives. The co-operative movement ought to put into practice all the preaching of the past, and to use its size and strength towards taking over the food supply of the country. If this had been done during the recent labour troubles the strike would not have lasted so long and workers would have seen what an effectual movement ours was.

Mr. G. N. BARNES, M.P., was the other speaker. He said that probably there were present those who considered co-operation as only an improved system of retail trade. Co-operation, however, was a new ideal of life. It was not merely an economical question, but one of ethics, which had to do with the homes, factory, and, ultimately, with the State. Co-operation was meant to give justice and equality in place of the system now prevailing, in which the great mass of people were denied existence. Poverty haunted men and women from the cradle to the grave, and prevented their giving free expression to the finer feelings of life. In his opinion, the co-operative movement was destined to free people from this poverty and pave the way for a nobler life. That was why the advocacy of co-operation was to many a religious duty. It was true that there were a number of critics who said

co-operators hunted dividends with more zeal than they paid minimum wages. The answer should be, "Come in and help to make us better. The movement is a democratic one, and you will be as good as any one else." It should be remembered that it was the worker for whom the co-operative movement was formed, and co-operators should take a definite stand upon a schedule of wages below which no man should be required to work; one sufficient to cover not only the decencies of life, but also to allow some few comforts. In his opinion, co-operation was the only solution to the labour difficulties.

CO-OPERATIVE STUDENTS' FELLOWSHIP.

SUNDAY EVENING, 26TH MAY, 1912.

The Fellowship reunion has now become a permanent feature of Congress, and the third of the series was held at Portsmouth on Whit-Sunday. Well over one hundred Fellowship members and friends accepted the invitation of the Portsea Island Society's Educational Committee, on whose behalf a welcome was extended by Mr. J. L. Welch (secretary). In the chair was Mr. Watkins (co-secretary of the Fellowship), who said that, in his opinion, the Fellowship meeting at Congress was likely to continue.

Greetings were read from the Bradford sub-district, and apologies were made on behalf of Mr. Berry (London), who was to have been the speaker for the afternoon.

Mr. ZIMMERN, at the outset of his remarks, said he had a particular pleasure at meeting the Fellowship. He had sat by the cradle of the Fellowship at its birth. Proceeding, he said, in his opinion, education was frequently misrepresented. Schoolmasters were not necessarily educated. They perhaps had a lot to do with classes and books, but that did not mean education. It should not be taken as a sort of light refreshment, to be partaken after the main business of life was ended each day. Nor did education mean mere cramming; if so, what was the use of having printed books, which were really prepared for reference, and to dispense with having to store the mind with a lot of unnecessary information. There were, in his opinion, four essential qualities in true education: (1) It was an original thing; it did not touch one just on the surface, but bit right into people. (2) Education made one powerful. The educated mind was not a storehouse, but was a weapon which worked with precision and helped enormously in argument, whilst uneducated people in arguing often quarrelled. (3) Education was also infectious; it was a difficult thing to secure education by oneself; on the other hand, a truly educated man desired to spread amongst his fellows the knowledge he had gained. "Learned people," Mr. Zimmern said, "had always congregated together," and he was pleased on learning that

it was the intention of the Fellowship to press forward the claims of the movement for a co-operators' college. (4) Education was also rejuvenating; it was a wrong idea to associate learning with elderly people, the two were antagonistic, and education, in his opinion, was the only thing to keep people young. He hoped that the Fellowship would keep young in spirit, although it might grow old in years.

A vote of thanks was passed to the Portsea Island Society's Educational Committee and to the speaker.

EDUCATIONAL SESSION AT CONGRESS.

TUESDAY EVENING, 28TH MAY, 1912.

The Committee on Education held their usual public meeting on Tuesday evening, and in the absence of Mr. Rae (chairman of the committee), Mr. E. Booth (member of the committee) presided. There were also on the platform Mr. C. E. Wood (secretary), members of the committee, Mr. R. H. Tawney, M.A., and Mr. A. Mansbridge (secretary of the Workers' Educational Association). The attendance was, if anything, on the small side, and mainly consisted of local co-operators and their friends.

CHAIRMAN'S REMARKS.

The CHAIRMAN said he was sure they all regretted the absence of Mr. Rae, the esteemed chairman of their Education Committee. Duty had, however, called him away, and much to his sorrow he was bound to return home previous to that meeting. Proceeding, he said it gave the committee much pleasure to meet again those who had been pressing forward the cause of education during the past twelve months. They had committed to them, as educationalists, a great responsibility and a great duty, and it would take all their time and strength to prosecute that duty to its fullest extent. He concluded by expressing the hope that the meeting would be a successful one, and that it would be the means of inspiring them for future effort in the noble work to which they had put their hands.

Mr. R. H. TAWNEY, M.A., said: I am glad to have this opportunity of addressing you, though in view of the distinguished persons who have spoken at these meetings, and of the high educational tradition of the co-operative movement, I do so with considerable trepidation, a trepidation which is in no way lessened by the all too kind remarks of our chairman. I need not apologise for choosing as my subject, "Education and Social Progress," for to all really great education movements, and to the co-operative movement in particular, education has always meant not simply the accumulation of knowledge, or the perfecting of the individual through intellectual discipline—

both great ends—but the uplifting of society through the inspiration of a common ideal. When, therefore, I link education and social progress together I am all in the faith and tradition of the co-operative movement. That movement, or perhaps I should say the better mind of that movement, has always realised that its economic organisation is only the foundation, not the completion, of its work. It has always regarded education not simply as a road to personal success, but as a means of uplifting the whole community—a great effort which is, in the highest sense of the word, co-operative.

But what are our conceptions of the needs of education to-day, and what is our ideal of the contribution which it may make to the society of the future? If we cast our eyes back over the last ten years, we find that there is hardly a single aspect of our educational system, from elementary school to University, which has gone without criticism. When our elementary school system was first coming into existence many people regarded it as a rather inefficient kind of factory, in which teachers were expected, out of the raw material of children's brains, to produce some sort of manufactured article. But while we are all, as citizens, responsible for the conditions which stunt the lives of thousands of children in the elementary schools, you co-operators have the special responsibility of acting as pioneers in building up those parts of higher education which the State has left almost untouched, and of thus removing what is undoubtedly one of the greatest evils of English education to-day, the restriction to a privileged few of the opportunities for advanced study which should be open to all. Let me try to say what ideas should, I think, inspire you in that work.

It seems to me that the idea which lies at the root of the democratic movement of our day is the sacredness of human personality, and the right of every human being to be regarded as an end in himself, not as a means to some end for which other people desire to use him. The essence of slavery consists in the fact that under it men are treated not as men, but as productive tools, and the gravest indictment which can be brought against the industrial arrangements of modern society is the same. It is that too many of those who depend upon them do not labour for the joy of labour or for objects which they themselves choose freely because they regard them as good, but are employed as cogs in a great machine which uses human lives as the raw stuff out of which to fashion material wealth. You may veil your social arrangements by what decent draperies you please; you may abandon serfdom and forced services for wage labour and freedom of contract, but wherever one human being is used as the instrument of another, whether compulsion be imposed by the law or by fear of starvation, there, in fact though not in form, you have what is essentially the bitter core of serfdom. I need not labour this point, for it was discovered long ago by co-operators.

In the first place, then, co-operators must stand for the kind of education which is needed in order to make free men and women; and, in the second place, they must stand for the abolition of privilege in education as the best guarantee of the abolition of privilege in social life. I should like to put it

to you as strongly as I can that one of the main causes which in all countries impedes the advance towards democratic government—by which I mean a government in which all types of experience are represented, and from which all classes receive intelligent consideration—is the virtual monopoly of higher education by an extremely small class. The monopoly of education is, in fact, the buttress by which all other monopolies are protected. Men are really governed by ideas, and those who possess power are those who manufacture ideas and put them in circulation. That is a secret with which the governing classes have long been familiar. Those of you who have glanced at the syllabuses and programmes of the two great societies which in the early 19th century laid the foundation of our system of elementary education will remember that a common statement of their aims is that they are providing a kind of education which “shall render the labouring poor submissive and humble in their lot.” I remember a friend telling me a story which illustrates excellently the sort of way in which education was used in the earlier part of the 19th century to inculcate respect for the established social system. A relative of his—a sort of female squire and parson rolled into one—was in the habit of teaching the children of the village which she governed a catechism of her own composition. One of the questions was, “What are laws?” and the answer which those unhappy children had to make was, “Laws are wise institutions to preserve the rich in their possessions, and to restrain the vicious poor.” Now, there are a good many laws of which this is perhaps not a bad definition. But it is not exactly the conception of law which we wish our children to imbibe. This process of forming opinion does not go on quite so crudely or openly to-day, but it goes on none the less. We are told that we are governed by public opinion, but, as we all know, the public often has not got an opinion. It takes the opinions presented to it, and the opinions which are presented to it are usually the opinions of the limited class which receives a University education and controls the press. I do not mean that there is necessarily any deliberate and conscious misrepresentation; my meaning is that, in studying history and economics, what people find is often what they look for, and what they look for depends upon their experience.

What is the remedy for this state of things? It is certainly not, as some people seem to suppose, to take all the views which you dislike and turn them upside down; nor is it to take the views which happen to please you and label them “working-class history” or “working-class economics.” It is to see that all types of experience are represented in your educational institutions, and thus to create a body of opinion which does justice to the sufferings and interests of all classes in the community. It is to ensure that those who are capable of expressing points of view which have hitherto been neglected shall have a fair chance of the education which is needed in order that they may do so. It is, in short, to democratise the institutions by which knowledge is created, ideas are diffused, and the tone which public opinion will follow is set. It has been said that “no class is good enough to govern another,” and I would add that no class is wise enough to do its thinking for another.

Therefore, you must not leave the Universities alone, for that policy is, I am afraid, exactly what some elements within the Universities would desire. You must insist that they shall be freely accessible to every section of the community.

In the third place, you co-operators stand, and must stand, for the union of the working life of the world with its spiritual life. The great problem of our day is to ennoble industry by so arranging it that every man may feel that his work, however humble, is dignified by the fact that he is a free man giving freely to the needs of society, and to humanise culture by making those who teach and study feel that education is not something which separates them from their fellows, but that they, too, are the brothers of those who labour in forge and factory and mine. Once a year it is my duty to leave Manchester to spend two or three months in Oxford, and as one walks among the lilacs and laburnums of that beautiful city, where the chief industries are the printing of books which few people read, and the manufacture of clothes too elegant for even an undergraduate to wear, one's mind naturally travels north, from Oxford to the furnaces of the black country, and beyond the black country to the pot banks of Staffordshire, and beyond Staffordshire to the humming cotton mills of Lancashire, and beyond Lancashire to where men hew coal in the pits of Northumberland, and beyond Northumberland to where they hammer rivets on the Clyde; and one wonders what is the ultimate value of an industrial system in which those who toil receive little joy from their labour, and of a culture from which the majority of one's countrymen are excluded. It is for you to overcome that fatal divorce. In the past education has too often been the great separator; it is for you to see that in the future it is the great uniter. You co-operators have always held that education is not simply one among your many other activities, but that it is the goal at which you specially aim, and if you are to bring into existence that great co-operative society of which your existing societies are only miniatures, you must give as much attention to education as you do to your economic activities.

Are you doing that now? I have a great admiration for the co-operative movement, but if I were asked to answer that question upon oath I am afraid that I should have to answer it in the negative. You have at the present time an opportunity of forcing a public inquiry into the whole subject of University education, and I hope you will take advantage of it, lest it should not return. A hundred years ago it was commonly said that the mass of the people did not need any education at all. Fifty years ago it was thought sufficient to teach the children of the workers up to the age of ten. Twenty years ago we were told that it was enough if they stayed at school till twelve or thirteen. But you have won your way into elementary, secondary, and technical education, and it is time that you turned your attention to the Universities. You ought to insist that the financial obstacles which bar access to some of them are removed, both by a really adequate scholarship system for students of small means and by reducing the cost of education.

You ought to insist that an inquiry shall be made into the whole subject of educational endowments and finance. You ought to insist that the public shall be represented on the governing bodies of Universities; and, while pressing for these (and other) reforms, there is much that you yourselves can do. You can establish or aid other organisations in establishing classes; you can hold conferences on educational subjects by which public opinion may be formed; you can establish scholarships by means of which promising students may obtain two or three years' leisure for study, not with the object of achieving personal advancement, but that they may return to place their knowledge at the service of their fellows. I hope that co-operators will take up these tasks, not in the future, but *now*, and that you will not rest until you have made higher and university education easily accessible to every class in the community.

Mr. MANSBRIDGE said the speech of Mr. Tawney must inspire all who heard it, and he also referred to the speech delivered by Arnold Toynbee at a Co-operative Congress thirty years ago. Whatever we thought of Oxford we must be grateful for some of the men it had given them. Toynbee's address was still being printed and published, and he hoped every delegate present would ask his society to get it for him. Toynbee said in that address: "If co-operators are to arrive at a correct solution of the social problems which are every day becoming more grave, and if working men are to exercise rightly the unparalleled powers of which they are possessed, they must receive a social and political education such as no other institutions have offered and which co-operative societies are bound to provide; but not only are co-operators to provide social and political education, they are to see that in the future the educational institutions of the country provide unbiassed social and political education." That was the new note. We, to-day, feel the labour unrest. The problems of Toynbee's day were small compared with those that rush upon us every morning. If he were to say that this was due to the lack of education, some would correct him and say it was due not to the lack of education of working people, but the lack of education of employers. He thought we should not speak of the employers, because we have our own sins to bear and they are many. If people were not educated in segregation as they are there would be some chance of mutual understanding, and with mutual understanding a great deal of the present bitterness would pass away, and antagonisms would be lost. We ought to do away with the principle of one school for the rich and one for the poor. If the rich could be got into the schools with the poor they would be a lot better; we would not then have the large classes we have, nor would we have inadequate instruction. We would not have the worldly wisdom of the charitable people who say: If you help the people you degrade them. These people never seem to think that those who go to Harrow and Eton and Rugby and other high educational establishments are charity students. How can co-operators help to change the present conditions? Co-operators, even if individually poor, are rich in their societies. The Congress report shows how much money the

societies voted for education, £100,000—it was only £58 short of that. If co-operators had had as much wisdom as money they would have had the educational system of the country topsy-turvy before now. The Co-operative Union had done wonderful work since the Peterborough Congress, since Mr. Wood took over the reins and since Mr. Rae came into the movement; but could co-operators not see how ridiculous things were—the Co-operative Union Central Education Committee having only £712, while the movement had £100,000 to spend on education. The Central Committee was starved, although it did not look it. Were co-operators not ashamed of the starvation in which the Central Committee lived? Toynbee warned us thirty years ago that material comfort might diminish spiritual energy, and co-operators to-day ought to breathe the spirit of awakening into the dry bones of that £100,000 and ought to give of their material increase in the future to help the work of the movement. Proceeding, he said they had got in the co-operative movement children's classes, through which they had enrolled about twelve thousand students. They also had in connection with the movement tutorial classes and scholarships. They were, as he said, taking twelve thousand children into their classes and unless they found places for them in the larger educational activities of the movement they were going in the long run to do the children more harm than good, because they disillusionise them. Miss Margaret McMillan at a similar meeting last year referred to the need for a co-operative college. Yes, they had been talking about that college for twelve years or more. Co-operative colleges cost money, but they were the colleges to get enthusiastic about. He was afraid, however, when it came to paying for the first brick the necessary funds would not be forthcoming very readily. They could have a college to-morrow if they were sincere about the matter. They could take their classes and centre them at Holyoake House. Mr. Mansbridge concluded by appealing to co-operators to take a greater interest in the cause of education.

Mr. W. CLAYTON (secretary, Northern Section) proposed a vote of thanks to the chairman and speakers, which was seconded by Miss MADAMS and carried.

CONGRESS TRIP.

THURSDAY, 30th MAY, 1912.

Congress week is a strenuous time for the delegates who take their representation of the societies that send them as an honour and a responsibility, and after three days of attentive listening and discussion, the delegates were ready for the Thursday excursion—or rather for one of the two trips which the thoughtful Reception Committee had arranged.

Probably these trips were the most useful part of the Congress. Committee men compared notes, exchanged experiences, and gave each other knowledge of business that was beneficial. Only a few managed to keep away from the subject of the Congress.

The excursions are always useful. Delegates may meet at conferences and Congresses without knowing one another; a few hours after the business is done reveal the men to one another.

And now to the real business of the Thursday—the excursions. A train-load went to Brighton, rambled around the Pavilion, saw the stores in the London Road, mixed with fashionable folk on the front, and went to Camelford-Street, from a corner window of which the late G. J. Holyoake looked out upon the sea. When will co-operators secure the placing of a tablet on that house to preserve the memory of one of its most broad-minded residents? The Brighton Society, that has taken that part of the south coast under its co-operative protection, ought to see to that.

The larger contingent went to Bournemouth—a sea trip of $37\frac{1}{2}$ miles. Two steamers were chartered; the smaller went first direct from Southsea to the garden city on the coast; the larger called at Ryde, and arrived at Bournemouth Pier three minutes before the “Pioneer.” At the close of the day the latter set off first; both arrived together. It was a charming sail; the sea as unruffled as a Central Board lunch, and the waves as gentle and harmonious as a Convalescent Fund meeting. We passed the Spithead forts, realising with the late Grant Allen that “Hampshire is the real original nucleus of the British Empire.” The Isle of Wight was as lovely as ever. Osborne Castle, now a naval educational centre, stood boldly as sentinel, and Norris Castle, the seat of the Duke of Bedford, was another feature of the scene. Calshot Castle marked the beginning of Southampton Water, along which the president of the Southampton Society pilots many a great vessel. Then Hurst Castle frowned from the mainland, and the two great rocks on the island side, and, hugging the shore, in the extreme south-west corner of Hampshire was Bournemouth, no longer a “ragged moor,” as R. L. Stevenson described it when he lived there, but a stately health resort, foliated as ne’er another town is so profusely greened with Nature’s tints.

The secretary of the Parkstone and Bournemouth Society was ubiquitous in the town, advising short trips, discounting the exaggerated views of coach-drivers, and ministering to the inquisitive visitors from a distance with unwearying courtesy. At length the time for return came round on the sun-dial in the old garden, and the two vessels set forth for Southsea. The time was beguiled in recitations and other innocent pleasures, while on the larger boat a couple of delegates voiced the goodwill of all to the president of the week.

Resolutions Passed at the Portsmouth Congress,

MAY, 1912.

1. The late General Secretary.

That this Congress expresses its sense of the great loss sustained by the movement owing to the lamented death of its General Secretary, Mr. J. C. Gray, whose special qualities and fitness for the position had such profound effect upon the propaganda and success of associated labour, and won for himself the appreciation of the rank and file of the movement. It further records its deep sympathy with Mr. Gray's family in their bereavement.

2. Appointment of Tellers.

That Messrs. W. Millerchip, T. Thompson, J. Lowe, A. Purdie, W. T. Charter, A. Bullock, and W. H. Bryant be appointed as tellers.

3. Training of Co-operative Employees.

That, in the opinion of this Congress, the training of co-operative employés is of vital importance, and should be admitted to be one of the primary responsibilities resting on committees of management. It affirms that this training should, in the case of apprentices or junior employés, be made a condition of employment, and still further affirms with respect to salesmen, assistants, and clerks, that every possible assistance and future recognition be afforded.

4. Industrial and Provident Societies (Amendment) Bill.

That this Congress learns with regret that no further progress has been made by Parliament with the Industrial and Provident Societies Amendment Bill, which has now been rendered imperatively necessary by the recent judgment of the House of Lords on the Nomination Section of the existing Act, which destroys the practice of many years and renders useless the privilege intended to be conferred by this section. We, therefore, desire to urge the Government to give facilities for the passing of this small enabling measure during the present Session of Parliament.

5. The Brussels Sugar Convention.

That this Congress notes with satisfaction that the British Government has so far refrained from signing the recent protocol relative to the prolongation of the International Sugar Union, and earnestly urges upon them the necessity of taking the earliest opportunity of denouncing the Brussels Convention in the interests of the sugar consumers and users of this country.

6. Honorary Members.

That the following gentlemen be appointed as honorary members of the Central Board for the ensuing year :—

Midland Section : Messrs E. L. Griffiths, D. McInnes, S. Redfern, W. W. Smith, and G. Woodhouse.

Northern Section : Messrs. H. R. Bailey, W. Crooks, and T. Rule.

North-Western Section : Messrs. C. J. Beckett, F. Hardern, and G. Wheelhouse.

Scottish Section : Messrs. J. McMurren and A. Meldrum.

Southern Section : Messrs. A. H. D. Acland, E. O. Greening, G. Hines, and H. Vivian.

South-Western Section : Mr. T. Gidley.

7. General Secretary.

That Mr. A. Whitehead be appointed as General Secretary of the Co-operative Union in succession to the late Mr. J. C. Gray.

8. Memorial to Mr. J. C. Gray.

(1) That a memorial be erected over Mr. Gray's grave, the cost not to exceed £100.

(2) That a bust be prepared and placed in the entrance hall of Holyoake House, at a cost not exceeding £150.

(3) That arrangements be made for an enlargement of Mr. Gray's photograph for the Board Room, and that reproductions of same be prepared for sale to societies.

(4) That the expense to be incurred in connection with the above proposals be defrayed out of the funds of the Union.

9. Overlapping between Woolwich and Bromley.

That, in adopting the report of the United Board *re* the overlapping of the Bromley Society by the Woolwich Society at Catford, this Congress records its deep regret that no effort yet made has been successful in arriving at a satisfactory solution of the difficulty, and urges upon the societies the necessity of adjusting their differences at the earliest possible moment, and failing this, should submit their case to arbitration. Such arbitration to be put into operation within six calendar months from the passing of this resolution, should the societies have failed to come to an amicable agreement in the meantime. The Board of Arbitration shall be composed of three members, of whom two shall be mutually agreed upon by the societies, and these two shall choose a third person to act as chairman of the Board. The arbitrators' award shall, upon being announced, be forthwith carried into effect, and a report thereon presented at the next Congress.

10. Agricultural Co-operation.

That the appointment of the Conference Committee as at present constituted be continued for another year.

11. Minimum Wage.

Seeing that three Co-operative Congresses have endorsed the minimum wage scale for male and female employés, this Congress congratulates the hundred societies which are paying it, and further urges that the Co-operative Union should carry on an active campaign on behalf of its own resolutions, through the Education Committee working with the Women's Co-operative Guild, until the minimum wage scale has been adopted for distributive, wholesale, and productive male and female employés throughout the movement.

12. Rise in Prices of Commodities.

That this Congress, recognising that the recent rise in prices, unaccompanied by a proportionate rise in wages, tends to foster the growth of the multiple shop system to the detriment of the future growth of co-operation decides to give authority to the Co-operative Union to appoint a Committee of Inquiry to investigate the causes favourable to the multiple system, and the steps that ought to be adopted by the co-operative movement to enable it to expand without interruption.

13. Auditor.

That Mr T. Wood (Manchester) be appointed as auditor of the accounts of the Union for the ensuing year.

14. Place of Next Congress.

That the Congress of 1913 be held at Aberdeen in Whit-week.

15. Congress of 1914.

That the Congress of 1914 be held in Ireland.



Resolutions of the Central Board.

AT ITS MEETING BEFORE CONGRESS, SATURDAY,
25TH MAY, 1912, AT 10 A.M.

1. Death of Mr. J. C. Gray.

(a) That this meeting of the Central Board records its profound regret at the death of the late General Secretary, Mr. J. C. Gray, whose work on behalf of the co-operative movement must always remain in the memory of both British and Continental co-operators as being of the most lasting and permanent character. It also records its deepest sympathy with the widow and family in the loss they have sustained.

(b) That the grant now being paid to Mrs. Gray be referred back to the United Board to consider the conditions under which it has been made.

2. Memorial to Mr. J. C. Gray.

(1) That a memorial be erected over Mr. Gray's grave, the cost not to exceed £100.

(2) That a bust be prepared and placed in the entrance hall of Holyoake House, at a cost not exceeding £150.

(3) That arrangements be made for an enlargement of Mr. Gray's photograph for the Board Room, and that reproductions of same be prepared for sale to societies.

(4) That the expense to be incurred in connection with the above proposals be defrayed out of the funds of the Union.

3. Honorary Members.

That the request of the North-Western Sectional Board, to add the name of Mr. G. Wheelhouse to the list of honorary members, be agreed to.

4. Subscriptions to the Union.

The amendment of rules sent in by a number of societies with regard to the subscriptions payable to the Union, together with the amendment sent in by several societies in the South Yorkshire District, proposing that in future the official expenses of the Annual Congress and Exhibition shall be paid from the funds of the Union, were considered at length, and the following resolutions were passed, viz. :—

- (a) That in future the Union shall defray from its funds, to the extent of a sum not exceeding £1,000, the official expenses of the Annual Congress, and the matter be referred to the United Board to be dealt with on these lines.

- (b) That Messrs. B. Williams, W. E. Dudley, J. Pollitt, J. Deans, and T. Redfearn be appointed to speak in reply to the amendment to be submitted to Congress *re* subscriptions to the Union.

5. Women's Guilds.

That the usual grants be made to the Women's Guilds, viz., English, £300; Scottish, £100; Irish, £15.

6. Meeting of United Board.

That the first meeting of the United Board be held on Saturday, 22nd June, 1912.

AT ITS MEETING DURING CONGRESS, TUESDAY, 28TH MAY, 1912.

1. Appointment of Committee.

(a) Office Committee.

- (1) That the Office Committee for the ensuing year consist of one member from each section, except the North-Western Section, which shall appoint two members.
- (2) That the appointments be made by the various sections at their first meeting after Congress.
- (3) That the Office Committee be elected from those who are appointed to attend the meetings of the United Board during the year.
- (4) That the committee meet quarterly, and that meetings be arranged so as to come in the intervals between the meetings of the United Board.
- (5) That the Office Committee appoint an Executive, who shall also act as the Finance Committee of the United Board, and that monthly meetings be held for the purpose of checking the accounts of the Central Office and the various sections.

(b) Committee on Education.

That the Sectional Boards be empowered to appoint representatives to this committee; also that the various Educational Committees' Associations be allowed to appoint representatives to the committee, together with one representative from the Women's Guild and one from the Amalgamated Union of Co-operative Employés.

(c) Joint Propaganda.

That one representative be appointed by the Midland and two representatives by the North-Western Sectional Boards to act on this committee.

(d) Credit Committee.

That the Sectional Boards be requested to appoint their representatives on this committee.

2. Joint Parliamentary Committee.

The question of the constitution of the Joint Parliamentary Committee was discussed, and it was agreed that the matter should be referred to the Sectional Boards for their consideration.

3. Trades Union Congress.

That the Sectional Board be empowered to appoint a representative to attend the Trades Union Congress, to be held in September next.

4. Conference of National Union of Teachers.

That the South-Western Sectional Board be empowered to appoint a delegate to attend the conference of the National Union of Teachers, which is to be held at Weston-super-Mare during Easter, 1913.



Statistics of Societies' Trade

IRISH

RETURN OF TRADE, &c., of Distributive

a These particulars are taken from our last year's return. *b* These particulars are taken this office or to

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
IRELAND.									
		£	£	£	£	£	£	£	£
Armagh.....	307	3029	1544	278	1664	3177	..	643	665
<i>b</i> Ballinagleragh.....	216	232	397	..	3	418	..	30	..
Ballymena and Harryville..	395	1022	21	43	640	252	..	1088	..
Belfast.....	9200	65722	4761	4420	22605	33484	2271	27051	793
<i>c</i> Cahermoyle.....	..	..	..	..	..	..	..	..	..
Coalisland.....	90	204	44	10	437	10	..	202	90
Cork (City of).....	561	513	..	19	273	285	..	318	92
Donacloy.....	131	428	..	50	564	66	..	259	..
Dublin Industrial.....	500	1327	681	159	912	1645	..	521	40
Drumaness.....	103	222	..	8	198	54	..	49	81
Enniskillen.....	174	326	17	15	324	49	..	169	80
<i>c</i> Glenanne.....	..	..	..	..	..	..	..	..	..
Greenore.....	55	267	..	746	584	7	..	656	83
Inchicore.....	119	747	315	..	322	1113	..	63	..
<i>b</i> Keady.....	40	379	165	2	200	91	..	255	..
Larne.....	98	287	134	..	197	185	..	377	250
Lisburn.....	1060	10870	515	1002	4201	3910	..	4261	2183
Lucan.....	145	296	295	320	411	589	..	398	10
Newtownards.....	250	595	120	..	300	183	..	337	212
Portadown.....	300	1876	675	237	562	658	..	1176	566
Queenstown.....	293	340	..	..	212	103	..	262	118
Rosslare Harbour.....	49	151	102	31	303	46	..	87	66
<i>b</i> Shamrock.....	163	187	515	80	144	..	..	638	..
Springfield.....	91	447	..	50	905	237	..	54	521
<i>b</i> Suffolk.....	73	160	..	68	142	5	..	81	..
<i>c</i> Templecrone.....	..	..	..	..	..	..	..	..	..
Total.....	14413	89627	10301	7538	36103	46567	2271	38925	5850

for the Year 1911.

SECTION.

Co-operative Societies in IRELAND, for 1911.

from the Registrar's Return for 1910. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Salca during the Year.	PROFIT.						
Distributive.	Pro-ductive.		Distributive.	Pro-ductive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	10	9	455	523	12611	442	121	1 0	..	..	..	2 10 1
2	..	..	..	..	531	..	..	..	..	..	..	..
3	10	..	550	..	10771	569	42	1 4½	..	14	..	3 1 8
4	238	47	13075	2387	253124	25351	2572	1 6	988	597	451	23 15 0
5	..	..	..	..	..	..	..	..	..	..	..	..
6	3	..	166	..	3290	140	10	1 0	3	..	..	0 15 8
7	10	2	480	93	6173	430	15	1 0	8	4	1	3 15 0
8	5	..	158	..	4712	162	18	0 6	..	..	..	..
9	15	5	920	486	18325	949	76	1 0½	14	20	..	3 6 8
10	2	..	32	..	5720	56	..	1 6	1	..	..	0 5 0
11	5	..	210	..	3492	169	10	1 0	7	..	..	1 0 0
12	..	..	..	..	..	..	..	..	..	..	..	..
13	3	..	148	..	2808	231	12	2 1½	15	..	..	0 9 6
14	4	..	301	..	6026	328	37	1 0½	..	..	..	1 0 0
15	..	..	..	..	3541	43	..	..	..	..	..	..
16	5	..	264	..	3603	240	11	0 6	..	1	..	0 16 4
17	33	..	1997	..	36108	3316	473	1 6	..	64	35	7 13 4
18	5	..	197	..	4863	462	16	1 8½	6	11	1	1 3 4
19	6	..	360	..	5061	151	23	0 6	..	..	..	2 1 8
20	9	..	396	..	8776	437	77	1 0½	..	13	1	1 17 10
21	6	..	310	..	5888	238	11	0 9	4	..	3	2 1 8
22	3	..	77	..	2155	96	7	0 10	1	..	2	0 8 4
23	..	..	..	..	6326	523	..	..	..	..	..	..
24	3	..	136	..	3000	120	32	0 6	..	..	..	..
25	..	..	..	..	2680	279	..	..	..	..	..	..
26	..	..	..	..	..	..	..	..	..	..	..	..
375			20232	3489	404584	34732	3563	..	1047	724	494	56 1 1

j Four months' trade only. k 58 weeks' trade.

MIDLAND

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
RUTLAND, SALOP, STAFFORD, WARWICK, and Part of WORCESTER,

a These particulars are taken from our last year's return. b These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments. House Prop- erty.	All other Invest- ments.	Owing to the Society for Goods.
No. 1—NORTHAMPTON & EARLS BARTON DISTRICT—		£	£	£	£	£	£	£	£
Blakesley	88	152	..	9	124	48	..	75	134
Braefield	272	3900	273	267	503	100	900	3118	58
bBrington	104	172	60	124	226	11	..	119	..
bBrixworth	262	1263	1000	270	737	1417	..	379	..
Cogenhoe Self-Help	104	494	..	103	225	12	..	396	35
Daventry	807	10834	1646	335	2894	4301	4384	1942	45
Denton	71	275	..	95	195	110	..	111	..
Earls Barton	712	11989	803	1043	2415	6634	4517	1429	82
East Haddon	47	139	..	16	153	..	..	40	17
Ecton	97	319	..	176	243	..	..	399	17
Hackleton	163	1775	..	233	347	800	..	995	..
Harlestone	146	428	23	50	256	54	..	376	..
Harpole	575	4711	4383	371	2399	5690	..	1276	577
L.L.P. Boot	18	22	..	36	36	26	..	86	68
Long Buckby	817	13644	602	607	2671	4010	5967	3372	..
Moulton	325	2339	250	1287	886	1270	1108	747	104
Northampton	4484	20004	13656	2514	14910	17656	1738	5397	..
Pitsford	61	243	..	47	92	15	..	217	..
aWest Haddon	164	1065	166	23	581	514	..	337	63
Yardley Hastings	236	1838	268	276	730	397	200	750	..
Total	9553	75606	23130	7882	30623	43065	18814	21561	1200
No. 2—WELLINGBOROUGH AND KETTERING DISTRICT—									
Burton Latimer	623	9637	2358	840	2399	2330	7579	1651	50
Desborough	1400	38288	20213	2222	9781	29167	18125	5348	3031
Finedon	724	8463	1104	1256	1773	3366	2942	3463	336
Higham Ferrers	365	2831	605	213	1582	1450	..	1251	..
Irchester	367	4849	640	198	1886	2290	..	2520	..
Irthlingborough	563	3658	2272	91	2018	3344	200	1305	240
Kettering	7200	163168	7120	2399	19483	35114	103576	26458	220
Market Harborough	1770	11758	1151	770	4667	7184	..	5436	219
Raunds Distributive	1056	9599	2636	622	3971	6596	2340	1456	126
Ringstead Distributive	148	611	468	..	364	738	..	209	108
Rothwell	770	9788	4855	205	3016	6941	3560	2129	407
Rushden	2222	21409	3429	954	6342	10935	3965	8152	180
Thrapston	369	1569	610	165	849	924	..	1038	49
Walgrave Industrial	145	565	523	106	493	498	..	879	..
Wellingborough Midland	2613	28465	4447	1540	6976	13036	4725	13461	1259
aWollaston	569	18849	1856	400	1982	4268	4240	6463	..
20904	328507	54287	11981	67082	128181	151252	80719	6225	

SECTION.

CAMBRIDGE, DERBY, LEICESTER, LINCOLN, NORTHAMPTON, NOTTINGHAM, for 1911, arranged in their respective Conference Districts.

from the Registrar's Return for 1910. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.								
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.				
										Educational Purposes.	Charitable Purposes.	Co-operative Union.		
			£	£	£	£	£	s. d.	£	£	£	£ s. d.		
1	3	..	110	..	1600	54	6	1 0	..	..	..	0 11 0
2	2	1	148	56	5798	695	113	2 5½	..	..	3	..
3	..	..	..	..	2065	248	..	..	..	..	..	..
4	..	..	..	..	4802	526	..	..	..	..	..	..
5	1	..	80	..	1714	254	15	2 9	..	..	2	0 17 0
6	17	2	1005	120	16646	1789	481	1 10½	..	20	24	6 16 0		
7	1	..	65	..	1395	112	10	2 0	..	..	..	0 12 0
8	9	5	588	271	16218	2216	551	2 3	..	25	25	5 17 11		
9	1	..	45	..	847	51	6	1 6	..	..	..	..
10	1	1	63	96	2010	263	13	2 9¼	..	..	..	..
11	1	1	112	73	3645	484	55	3 6	..	..	4	1 6 2
12	3	..	205	..	3128	531	18	4 4½	..	..	2	1 4 0
13	24	6	965	154	15170	1007	188	1 4	..	..	12	4 11 8
14	2	..	122	..	1796	134	..	..	..	78	..	0 5 0
15	23	..	1354	..	23348	3703	426	2 2¾	..	26	50	6 10 0		
16	2	2	191	121	6386	601	112	2 3	..	1	2	2 13 4		
17	76	9	4182	656	89675	8735	735	1 9	..	140	15	12 0 0		
18	1	..	83	..	1195	135	9	2 0½	..	..	1	0 10 8
19	3	..	202	..	4501	344	51	1 6	..	1	..	1 8 4		
20	3	..	172	..	5023	615	88	2 4	..	..	1	1 18 6
			173	27	9692	1547	206962	22497	2877	291	141	47 1 7
1	12	3	708	250	16124	1856	362	1 11	..	5	17	5 2 8		
2	27	115	726	4139	56912	2988	1446	2 0	..	20	20	10 16 8		
3	13	4	746	225	16765	1949	358	2 4½	..	3	8	5 18 0		
4	6	3	342	158	7248	1035	113	2 3	..	4	4	2 18 4		
5	6	2	413	124	12553	1504	232	2 2	..	..	..	2 15 0
6	13	3	867	165	15919	1533	170	1 10	..	..	1	4 12 4
7	106	56	7091	3946	157719	29897	6120	2 0	..	155	246	25 0 0		
8	39	6	2226	368	38079	4703	484	2 0	..	61	32	8 6 8		
9	20	7	1205	356	19981	2107	377	1 10	..	18	40	8 6 8		
10	1	1	106	75	2821	..	15	..	..	..	2	..
11	14	3	913	152	14473	1289	374	1 34	..	..	12	1 11 11
12	43	20	2933	708	52632	6160	966	2 0	..	104	85	8 6 8		
13	5	2	261	104	6058	826	66	2 0	..	3	5	2 12 8		
14	1	1	120	65	3365	319	25	1 10	..	..	2	..
15	52	16	3472	762	62980	7631	1101	2 0	..	60	52	10 0 0		
16	17	..	922	..	17699	2332	558	2 1	..	18	9	4 14 10		
			375	242	23051	11597	501328	66129	12767	451	535	101 2 5

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
WELLINGBOROUGH AND KETTERING DISTRICT— <i>Con.</i> Productive Societies:—		£	£	£	£	£	£	£	£
Avalon (Rothwell Boot and Shoe)	194	1589	4475	776	8127	4739	..	1958	2337
Desborough Boot and Shoe	262	4969	3105	691	5525	3825	..	511	1583
Finedon Boot and Shoe ..	30	4656	286	800	2142	545	..	3003	486
Higham Ferrers Boot & Shoe ..	214	3792	1680	1619	2794	2604	..	854	1327
Kettering Boot and Shoe ..	708	9474	8470	3498	10092	3531	..	6434	2774
„ Clothing	1048	19254	16020	5039	21838	10200	403	10624	5170
„ Corset M'facturers ..	335	4171	3811	895	6417	3159	..	79	1782
„ Union Boot & Shoe ..	279	1643	1408	146	1548	1626	..	147	1343
Northamptonshire Productive (Wollaston)	191	2535	2024	393	3664	1966	..	407	1524
Ringstead Unity	24	692	329	8	1677	384	..	8	326
St. Crispin Produ. (Raunds) ..	48	3995	2481	532	6274	3368	..	18	1533
Wellingboro'-Ideal Cloth'rs ..	795	15714	10119	500	14605	8561	..	5966	8554
„ Midland Boot ..	144	3343	1545	..	2920	1556	..	189	2141
Total	25176	403684	110040	26878	154705	174245	151655	110867	37105
NO. 3—LEICESTER DISTRICT—									
bAnsty	336	2388	977	12	1062	2008	..	307	..
Ashby-de-la-Zouch	906	911	964	145	617	1514	..	180	50
Barrow-on-Soar	140	277	53	26	372	46	..	24	..
Barwell	1160	12119	1740	581	4049	6015	3005	4971	..
Broughton Astley	145	961	320	34	632	559	..	195	..
Burbage	488	6074	218	190	2150	2446	900	2081	..
Coalville	4597	35287	15291	4360	18124	22970	9150	13093	570
Cosby	179	995	1035	98	552	1709	..	192	..
Croft	133	635	270	36	571	42	..	486	47
Enderby	887	11462	5072	843	4157	3367	7001	4786	310
Fleckney	436	1994	263	146	1266	1232	300	144	..
Glenfield	224	3264	1322	172	1034	1079	2260	658	..
Great Glen	78	313	91	50	218	9	..	244	22
Great Wigston	1665	29065	9655	1255	6641	16410	15360	4254	289
Grobby	164	1732	53	230	597	..	..	1664	..
Hathern	262	5256	1831	118	1068	1683	3195	1614	..
Hinckley	2363	47999	2268	3104	7663	4866	38409	8530	..
Huncote	147	2425	1060	120	573	2367	222	460	..
Kirby Muxloe	110	894	404	53	438	702	..	288	..
Leicester	19463	240648	36599	5646	43962	121988	36324	96102	15890
Loughborough Industrial ..	602	1557	1393	..	815	444	1071	665	227
„ Wkg. Men's ..	341	1070	1069	..	1290	1030	..	283	250
bMarkfield	141	1098	507	235	494	756	..	590	..
Melton Mowbray	1337	6576	3734	556	2934	6544	..	1565	893
Mount Sorrel	336	2150	411	523	1825	1452	..	167	..
Oadby	246	2363	278	105	409	1073	..	1413	..
Quorndon	201	783	120	93	721	..	..	465	53
Ratby	153	513	782	25	696	695	..	110	110
Rothley	195	666	..	172	783	..	..	395	25
Sapcote	100	399	388	52	375	532	..	74	..
Shepshed	1105	26511	4609	200	4487	6332	4770	18017	..
Stoney Stanton (Hinckley) ..	204	1659	323	152	727	1194	..	467	116
bSutton Bonington	75	388	463	23	177	565	..	132	..
Whetstone	241	1497	..	118	498	8	809	727	..
Total	38535	452760	993563	19473	111977	211637	122776	165343	3942

‡ Coal.

§ Productive.

No. of Employeea on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.			
									Educa- tional Fur- pases.	Chari- table Fur- pases.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
17	..	260	..	8532	39100	700	110	0 6	302	10	15	1 10 0
18	..	126	..	5228	19226	..	221	..	..	..	9	2 6 8
19	..	66	..	2869	12800	459	322	..	15	..	5	0 10 6
20	..	83	..	4465	18370	680	180	0 3½	140	29	21	1 15 2
21	..	216	..	12504	51445	2647	475	0 5½	641	53	106	5 18 0
22	..	700	..	27434	100578	8583	1403	0 9	2070	140	145	8 9 4
23	..	192	..	6303	25618	1494	356	0 10	267	50	13	2 16 10
24	..	67	..	3017	11775	152	36	..	..	..	6	2 6 10
25	..	95	..	5642	18362	465	123	0 2	31	12	3	1 11 4
26	..	46	..	2363	6529	..	..	..	..	..	..	0 4 0
27	..	100	..	5742	24050	138	200	..	37	1	7	0 8 0
28	..	583	..	20713	88786	8522	1376	0 9	1500	350	1200	6 5 6
29	..	79	..	4610	18383	1179	245	0 7	180	42	170	1 3 4
	375	2855	23051	121019	931350	91148	17814	..	5183	1138	2235	136 7 11
1	..	..	..	..	4808	439	..	..	..	..	..	2 16 0
2	4	2	305	88	5198	552	38	1 8½	..	..	..	2 10 0
3	3	..	77	..	2369	238	7	1 9	..	..	..	..
4	28	3	1512	293	36214	5109	480	2 6	..	67	8	8 6 8
5	1	..	122	..	2320	239	42	2 0	..	..	1	1 3 6
6	5	5	508	150	14067	1839	269	3 1	..	..	6	3 7 6
7	101	45	5859	2712	137404	19868	1592	2 6	66	24	104	10 0 0
8	1	..	192	..	4271	432	47	2 2	..	..	..	..
9	1	1	155	71	3538	360	90	2 0	..	..	2	1 2 0
10	19	7	1159	471	20330	2264	419	2 0½	..	..	19	7 0 4
11	6	2	413	138	10539	1461	87	2 7	..	..	5	3 11 6
12	1	2	174	94	4407	616	131	2 0	..	5	7	1 15 4
13	1	..	90	..	1877	135	15	1 8	..	..	1	0 13 4
14	33	6	2073	495	39142	4287	1135	2 0	..	40	31	8 6 8
15	1	1	181	107	4399	707	81	2 6	..	..	2	1 6 10
16	6	2	394	101	7614	1089	202	2 2	..	..	10	2 3 8
17	41	10	2727	654	71185	11505	1748	3 4	..	31	22	..
18	2	..	120	..	2826	409	93	1 11½	..	6	..	1 4 0
19	4	..	107	..	2377	216	39	3 9	..	..	1	0 17 6
20	400	200	27768	8805	455622	48552	9330	1 10½	1495	478	168	48 0 0
21	8	1	257	73	3470	375	36	1 3½	..	..	2	4 16 0
22	5	2	284	118	8299	861	44	2 0	..	..	..	..
23	..	..	..	..	4482	476	..	..	..	..	..	1 3 4
24	27	4	1405	234	25396	2302	296	1 7	32	14	7	8 6 8
25	6	1	406	22	10499	1147	53	2 0	..	4	6	2 14 0
26	2	2	308	135	5182	621	96	2 0	..	..	2	2 1 8
27	3	..	185	..	4575	501	37	2 0	..	..	2	..
28	1	2	130	81	3173	255	24	1 6	..	..	..	1 5 6
29	3	..	205	..	5356	606	29	2 3	..	..	3	..
30	1	..	75	..	1351	242	18	2 0	..	..	2	..
31	22	4	1442	238	31103	4519	1077	2 4	41	74	14	8 6 8
32	2	2	235	160	4176	551	73	2 2	..	..	7	1 12 4
33	..	..	..	..	972	96	..	..	..	..	..	..
34	2	..	273	..	6692	766	58	2 5	..	..	2	..
	735	304	49141	15240	945233	113635	17626	..	1634	743	431	134 11 0

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machin- ery, and Fixed Stock.	Investments. House Prop- erty.	All other Invest- ments.	Owing to the Society for Goods.
LEICESTER DISTRICT—Con.									
Productive Societies:—		£	£	£	£	£	£	£	£
Excelsior Boot and Shoe (Sileby)	93	1551	1980	302	1113	1868	..	502	1192
Glenfield Boot and Shoe ..	247	3058	2787	1097	2894	1723	..	1385	1160
bLeicester Anchor B. & Shoe ..	610	5403	11036	..	9439	3607	..	2980	..
" Boot and Shoe ..	964	11825	12130	1404	11194	8935	..	1855	2844
" Carriage Build'rs ..	75	546	298	..	631	293	..	41	183
" Printing	322	5974	7479	911	3165	9786	..	52	2649
" Self Help Boot & S ..	200	2049	1887	513	2276	2409	..	76	687
Morning Star Sundries (Leicester)	94	603	405	79	1021	124	..	255	343
Sperope Boot and Shoe (Barwell)	188	2699	4919	688	4300	1497	..	1351	1531
Wigston Hosiers	225	2917	1830	85	3026	2118	..	484	965
Total	41553	489394	138264	24552	151036	243997	122776	174324	15496
No. 4—COVENTRY DISTRICT—									
Atherstone	673	5117	322	670	2419	2941	192	1658	327
Blue Lias (Stockton)	114	238	2	..	420	..	..	182	50
Broadwell New	31	84	..	..	93	..	..	..	3
Coventry Perseverance	14638	182404	2196	19181	40167	34864	69348	73908	678
Eathorpe and Marton	169	800	..	434	496	..	206	694	138
bHarbury	350	2826	284	300	1410	778	..	1222	..
Lockhurst Lane	1878	29479	347	1555	6256	13231	7348	8869	..
Long Itchington	192	1555	..	45	968	110	..	333	367
Napton	170	754	599	..	216	763	..	344	276
Nuneaton	5458	36316	14106	1980	19273	23349	9834	6257	580
aPailton	35	231	..	1126	179	377	..	825	85
bParadise (Foleshill)	77	186	480	60	337	217	..	172	..
Rugby	5858	70820	6526	5609	26486	34858	10737	19580	..
Southam	268	1095	832	170	654	840	..	250	76
Stoneleigh	120	307	..	..	234	55	..	206	..
Total	30031	332212	25194	31130	99608	112383	97165	114400	2577
Productive Societies:—									
Coventry Andrews Watch Manufacturing	18	343	25	..	342	7	..	15	46
Coventry Builders	13	112	609	..	98	578	..	20	89
Coventry Licensed Trade Supply	155	1591	1035	..	210	2382	..	390	93
Coventry Watch Manu- facturing	61	1286	183	156	912	398	..	238	214
Total	30278	335544	27046	31286	101170	115748	97165	115063	8019
No. 5—BIRMINGHAM DISTRICT									
Alcester	3000	22800	2966	1108	13155	13134	116	2771	592
Bidford	606	7220	..	752	1704	1696	2362	3026	470
Birmingham Industrial ..	16747	118556	13578	6160	39654	83420	8148	22720	1190
bChurch Lench	64	191	101	169	157	43	..	261	..
Clee Hill	250	550	4	15	417	130	..	127	200
Dudley	6704	16427	1056	569	8000	9635	..	3148	1447

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
35	.	52	..	3131	11807	902	116	0 6	289	23	18	0 15 0
36	..	87	..	4426	15280	370	166	0 1	54	7	3	2 1 6
37	..	..	..	..	27830	..	..	..	..	39	..	5 12 6
38	..	240	..	11943	41785	..	582	..	..	..	15	8 2 2
39	..	19	..	1420	3016	..	..	..	..	..	..	0 12 6
40	..	94	..	4749	13273	826	328	0 3½	135	45	50	2 9 10
41	..	60	..	3977	12307	92	138	..	..	2	1	1 13 4
42	..	6	..	420	5708	170	27	..	16	4	3	0 15 0
43	..	67	..	3869	16862	857	131	0 4	159	12	6	1 11 4
44	..	43	..	1777	10449	165	70	0 1½	20	3	7	1 18 6
	735	972	49141	50952	1103550	117017	19184	..	2307	878	537	160 2 8
1	12	5	761	330	16741	2208	234	2 3	..	20	13	5 1 10
2	3	..	130	..	2339	..	2	2 0	..	..	..	1 0 0
3	1	..	44	..	766	..	..	1 6	..	..	..	0 4 10
4	289	40	20411	2890	311922	49335	6825	2 6	..	1101	309	21 0 0
5	4	..	186	..	3584	440	18	2 6	..	..	..	..
6	..	..	..	..	8861	762	..	..	..	..	..	3 0 0
7	28	5	1866	426	47066	9624	1128	3 0	..	211	5	13 9 4
8	3	3	119	142	5342	515	61	1 10	..	..	..	..
9	2	2	97	83	1999	83	23	0 6	..	..	1	1 8 0
10	97	32	5522	2404	133195	14006	1663	1 10½	50	181	52	16 13 4
11	3	..	132	..	1825	189	11	2 0	..	..	..	..
12	..	..	..	..	3041	431	..	..	..	..	..	..
13	156	45	8446	2939	163890	19912	3121	2 0	..	133	109	29 12 0
14	5	3	337	85	6110	587	46	2 0	..	..	6	..
15	3	..	208	..	4606	362	19	1 10	..	..	..	..
	606	135	38259	9299	711287	98454	13151	..	50	1646	495	91 9 4
16	..	3	..	213	476	..	..	..	..	..	..	0 5 0
17	..	2	..	164	301	20	5	..	..	..	..	..
18	..	8	..	577	2224	290	79	..	..	..	..	1 10 0
19	..	18	..	428	1075	2	..	..	..	..	..	0 10 6
	606	166	38259	10681	715363	98766	13235	..	50	1646	495	93 14 10
1	84	12	4213	716	79374	7862	852	1 10½	..	35	80	20 0 0
2	12	8	579	167	13109	1523	256	2 1½	..	..	5	4 19 2
3	314	43	18414	3337	282635	34933	5410	2 0	601	366	157	40 0 0
4	..	..	..	..	1677	140	..	..	..	..	..	..
5	6	2	370	125	5329	120	22	0 8	..	..	..	2 15 4
6	61	9	2650	520	48612	5042	372	1 9	..	..	6	8 6 8

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldgs., Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
BIRMINGHAM DISTRICT—COW		£	£	£	£	£	£	£	£	
Fenny Compton	257	1614	16	48	778	545	..	496	272	7
Halesowen and Hasbury ..	1342	11572	7241	420	4458	10505	2776	1540	1061	8
Highley	130	978	394	152	247	786	450	164	98	9
Kidderminster	2418	37923	1364	2760	9385	10652	7973	19140	167	10
aMalvern	508	1898	1095	132	1320	1620	..	486	362	11
Soho (Smethwick)	4120	20877	2441	1559	13971	10075	..	5150	318	12
bStratford-on-Avon	745	2358	1522	722	1682	2226	..	694	..	13
Ten Acres and Stirchley (Birmingham)	5941	53069	6037	4501	13992	34576	3556	20241	530	14
Warwick	527	1273	814	12	453	1365	..	400	323	15
bWestwood	12	..	..	..	..	..	..	..	..	16
Worcester	3701	32563	2201	2412	7907	17019	1700	13594	460	17
	47072	329869	40830	21491	117280	197427	27081	93958	6490	
Productive Societies:—										
Alcester Needle Makers ..	153	1872	1061	..	1370	138	..	234	289	18
Birmingham Printers ..	150	3960	1882	211	217	4707	..	218	1420	19
Bromsgrove Nail Forgers ..	104	312	..	212	95	..	..	338	101	20
bMidland Sheet Metal Workers (Birmingham) ..	69	951	864	..	522	..	..	772	..	21
aWorcester Hamper and Basket Makers	89	247	193	..	268	44	..	61	66	22
Total	47637	337211	44890	21914	119752	202316	27081	95581	8366	
NO. 6—STAFFORD DISTRICT—										
Bourton (Much Wenlock) ..	42	128	..	364	235	25	..	295	24	1
Bridgnorth	273	939	957	207	519	209	1452	154	79	2
Burton-on-Trent	7503	69355	4185	4684	20894	37875	3144	30200	..	3
Cannock	2190	13674	2284	1039	4339	7454	937	4743	991	4
Cheadle	236	407	66	8	318	82	..	180	..	5
Ellesmere	210	849	21	28	180	618	..	170	61	6
Hollington	119	1064	..	143	128	527	..	704	..	7
Ironbridge & Coalbrookdale ..	983	7729	453	596	4219	3491	700	2293	824	8
Mayfield	209	1173	263	230	967	150	..	840	..	9
Oakengates	1800	11496	221	1382	5200	3900	600	4943	100	10
Prees	273	1564	1686	8	655	1400	758	344	321	11
Rugeley	956	5973	507	780	2707	3445	383	1283	480	12
Shrewsbury	2357	14367	2725	1611	4474	8273	2449	4840	576	13
Stafford	2257	13119	670	1785	5799	8706	130	2335	677	14
Stone	640	6835	625	202	2665	2236	1232	1475	748	15
Tamworth	4010	41580	2421	3034	13805	19448	4130	17601	473	16
Tibberton	58	102	..	..	260	5	..	23	..	17
aTipton	682	3862	..	320	1315	2277	..	1049	320	18
Walsall	7440	45713	4011	2191	13112	80485	2750	10916	1151	19
Wednesbury (New)	926	5616	1994	391	3363	3550	..	1332	657	20
" (Old)	229	111	..	..	249	302	..	25	..	21
Wheaton Aston	56	333	117	120	210	200	..	168	..	22
Whitchurch	450	3043	1228	80	1005	1911	..	660	1154	23
Wolverhampton	2767	22721	565	621	8466	8673	1639	7040	668	24
	36666	271753	24959	19824	95084	145242	20304	93613	9304	
Productive Society:—										
Walsall Locks & Cart Gear ..	186	6251	3886	3865	6380	6146	..	79	4474	25
Total	36854	278004	28845	23689	101464	151388	20304	93691	13778	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonu-s on Wages.	Subscriptions.		
										Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union.
7	3	2	£ 185	£ 86	£ 5177	£ 544	£ 58	s. d. 1 6	£ ..	£ ..	£ 2	£ s. d. 2 1 8
8	24	5	1504	450	30069	3362	528	2 0	..	21	..	16 13 4
9	3	1	165	78	4231	793	96	3 0	..	..	10	1 1 0
10	47	19	2657	924	61864	8646	1384	2 5½	..	99	57	16 13 4
11	8	2	402	115	8098	500	95	1 1½	..	..	1	4 18 3
12	78	15	4432	867	83335	9133	858	1 11½	206	125	35	16 18 8
13	..	..	..	..	11519	932	..	..	..	..	..	..
14	114	14	6508	1067	118583	19875	2317	2 0	..	338	28	16 13 4
15	6	3	325	108	5176	302	68	0 10	..	..	..	..
16	..	..	..	..	30	..	..	..	..	..	..	..
17	69	15	3696	1075	65246	7442	1186	1 9½	199	157	65	16 13 4
	829	145	46100	9635	824064	101149	13442	..	1006	1141	446	151 0 9
18	..	20	..	940	2425	51	..	..	..	..	..	1 9 2
19	..	40	..	2152	4891	259	184	0 2	25	5	3	1 5 0
20	..	10	..	238	599	6	..	..	..	..	..	0 17 8
21	..	..	..	..	1775	..	..	..	..	..	..	0 10 4
22	..	10	..	480	885	..	..	..	..	..	..	0 7 6
	829	225	46100	13445	834639	101465	13626	..	1031	1146	449	155 10 5
1	1	..	96	..	9 7	107	6	1 0	..	..	..	0 6 8
2	6	..	347	..	5760	677	39	2 0	..	..	2	2 2 0
3	206	50	9964	3272	198900	26443	3077	2 2½	284	285	76	15 0 0
4	43	15	2493	746	48874	4888	605	1 10	..	108	22	8 6 8
5	2	2	174	98	4143	335	15	1 6	..	..	..	1 15 5
6	3	..	148	..	2513	215	38	1 7½	..	..	..	1 13 4
7	1	..	92	..	1726	262	53	3 0	..	12	..	0 19 8
8	23	3	1165	205	23261	2027	346	1 6½	..	15	17	7 15 2
9	5	..	326	..	6774	885	54	2 5½	..	19	1	1 16 2
10	41	9	1760	594	45642	5987	511	2 0	..	75	45	8 6 8
11	5	1	166	75	4414	17	68	..	..	..	1	1 15 0
12	17	5	1019	335	20597	2260	254	1 10	..	40	15	6 13 0
13	47	12	2488	778	45326	6407	607	2 0½	61	94	19	8 6 8
14	41	7	2533	454	36648	5612	560	1 11	..	34	62	16 15 4
15	16	3	1038	268	14207	1611	158	2 0	..	12	13	5 0 0
16	83	36	5258	2445	104574	19375	1785	2 6	135	176	60	16 16 0
17	1	..	58	..	1642	70	5	2 6	3	..	..	0 9 4
18	10	3	486	146	10351	994	186	1 6½	..	..	..	..
19	125	21	8241	1523	120693	13814	2103	1 10	276	274	52	25 0 0
20	17	2	804	160	13270	1137	245	1 6	..	9	17	7 11 0
21	2	..	120	..	5010	425	5	2 0	..	..	..	..
22	1	..	62	..	1014	159	8	3 0	1	1	..	..
23	9	2	376	104	8182	216	83	0 10	..	..	..	3 15 0
24	53	15	2414	1274	43880	5817	1004	1 8	53	85	1	10 0 0
	758	186	41628	12477	768308	99740	11815	..	813	1239	403	150 3 1
25	..	307	..	15325	32057	1941	454	..	1225	49	35	1 7 10
	758	493	41628	27802	800365	101681	12269	..	2038	1288	438	151 10 11

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.			
							House Prop- erty.	All other Invest- ments.		
No. 7—DERBY DISTRICT—										
Bolsover.....	1325	10228	3818	76	5927	8463	..	1959	847	1
Brassington	60	133	..	230	222	..	..	95	177	2
Clay Cross	817	5639	3343	..	2342	3378	1487	1064	1232	3
Codnor Park and Ironville.	860	15273	1109	315	4282	1964	5342	5374	871	4
Derby	25954	291238	5693	12966	57119	112821	105655	68495	5032	5
Ilkeston	4498	49653	3287	2309	15107	27352	4653	11045	688	6
Langley Mill and Aldercar	4550	67373	7826	1753	19882	22844	23070	17582	145	7
Lea and Holloway	389	2270	2349	..	1203	607	1768	754	521	8
Long Eaton	7520	112784	25078	4263	31792	69016	40108	12394	..	9
Milford (Hopping Hill)....	359	2099	13	..	1120	65	..	544	153	10
Pinxton	643	15965	..	1123	8189	2993	7998	3007	667	11
Ripley	8653	180969	4512	6175	41228	66927	26634	68439	206	12
Tibshelf	1019	8395	396	988	2570	4356	915	3242	640	13
Wirksworth	380	1067	36	164	437	850	..	450	137	14
	57027	763036	57460	30362	186420	321636	217630	194444	11316	
Productive Societies:—										
Derby Printers.....	57	673	274	360	188	609	..	471	253	15
„ Umbrella Makers ..	38	274	108	7	230	26	..	2	164	16
Long Eaton Printers.....	28	526	..	44	76	278	..	137	223	17
Total	57150	764509	57842	30773	186914	322549	217630	195054	11956	
No. 8—NOTTINGHAM DISTRICT										
Annesley	798	5512	..	755	2401	221	..	5165	236	1
Annesley Woodhouse	323	5835	354	162	2219	1145	1532	2225	57	2
Bulwell	1964	25432	4658	740	9105	8109	7276	8486	*39	3
Calverton	203	1938	..	124	795	449	300	689	..	4
Cinder Hill	1743	16415	2567	1473	6933	9317	1516	4628	251	5
Hucknall Torkard	3563	99635	13074	2950	12529	15595	41244	52188	..	6
aKeyworth	216	2782	299	166	2120	721	..	484	50	7
Kirkby-in-Ashfield	1972	24304	1558	1282	6772	7727	7705	7289	1368	8
aLangwith	430	4712	..	763	2343	1303	..	2325	470	9
Lowdham	390	3968	20	370	1092	2180	347	1081	176	10
Mansfield and Sutton	8152	114058	3752	8048	38480	34428	37149	27120	2690	11
Netherfield	1933	18973	1932	464	6178	11153	4107	1803	980	12
Nottingham	13000	143745	5371	8217	31451	70704	7679	59301	2659	13
Pleasley and Pleasley Hill.	1089	10539	2318	1051	3686	5474	1445	4515	695	14
bPleasley Works	41	41	391	90	190	14	..	318	..	15
Radcliffe-on-Trent	263	2645	2537	..	1200	3563	..	167	603	16
Ruddington	557	9651	2465	639	1817	10422	..	729	197	17
Selston	677	11899	2529	690	5115	4145	1703	4694	436	18
Southwell	407	3100	205	282	1291	1759	..	463	369	19
Stanton Hill	1221	11819	4480	971	5253	6976	4260	2587	739	20
Stapleford and Sandiacre ..	2316	35070	2757	1846	11774	15252	9857	7614	1176	21
Warsop Vale	208	2341	..	66	1134	858	..	737	14	22
Woodborough	75	395	375	134	168	718	..	122	..	23
	41541	554809	52142	31283	154106	212233	126120	194680	12210	
Productive Societies:—										
Codnor Park and Selston ..	10	1100	..	90	138	863	..	269	..	24
Baking	161	2213	3018	342	3715	1713	..	377	1121	25
Kirkby-in-Ashfield Manu- facturers.....	113	731	222	200	130	424	..	536	179	26
Nottingham Printers.....										
Total	41825	558853	55382	31915	158089	215283	126120	195862	13510	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	In- terest on Share Capital	Average Divi- dend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Productive.	Distributive.	Productive.						Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
		£	£	£	£	£	s. d.	£		£	£ s. d.
1	33	2	1970	243	35589	3775	471	2 1	..	23	8 6 8
2	2	..	90	..	1224	88	4	2 0	..	2	0 10 0
3	8	3	910	60	12107	628	280	0 8	..	..	6 18 4
4	20	2	1369	129	25962	3255	690	2 0½	..	20	7 0 10
5	670	244	35433	20915	644801	95515	10514	2 7½	1419	849	40 0 0
6	114	41	6517	2526	126829	15549	2021	2 2½	..	291	16 0 0
7	95	40	6738	2328	114629	14010	2928	1 11½	259	269	15 0 0
8	7	..	301	..	5077	351	103	0 11	..	6	3 18 2
9	245	60	11847	4601	216461	27431	5063	2 0	..	280	25 0 0
10	5	..	417	..	9155	1165	102	1 9	..	..	3 0 10
11	16	..	900	..	18844	3281	718	2 10	..	17	5 3 8
12	182	59	10734	3021	241580	37101	8185	2 6	..	360	25 0 0
13	27	6	1493	363	33104	4831	371	2 6	..	111	7 10 2
14	5	..	290	..	6453	788	45	2 0	..	2	3 0 9
	1429	457	79009	34186	1491765	207768	31495	..	1678	2182	1247 166 9 5
15	..	11	..	652	1695	230	32	0 10	25	6	2 0 10 6
16	..	5	..	285	1080	17	11	0 4	3	..	0 7 6
17	..	8	..	560	1104	137	31	0 6	25	2	0 5 0
	1429	481	79009	35683	1495644	208152	31569	..	1731	2190	1249 167 12 5
1	14	..	953	..	29580	5732	258	3 8½	..	1	34 6 17 4
2	8	..	518	..	11012	1498	266	2 3½	14	32	2 2 11 0
3	45	9	2975	629	60128	7571	1013	2 4	..	54	27 10 0 0
4	2	..	181	..	4327	651	96	2 6	..	..	2 ..
5	41	12	2699	993	47590	6904	650	2 6	..	62	48 8 17 4
6	81	40	5670	2885	94778	13246	3590	2 2½	..	171	100 14 0 0
7	4	1	256	80	2862	564	121	1 9	..	..	1 14 0
8	48	11	2115	843	67209	9400	1125	2 3	87	120	47 15 0 0
9	13	..	859	..	16905	2863	235	3 0	4	..	8 3 11 8
10	7	1	377	78	7803	877	161	2 0	..	..	5 3 3 4
11	172	28	9852	1921	232294	28382	4899	2 0	..	275	76 31 0 10
12	48	8	2712	520	46065	4709	801	1 8	..	10	26 8 6 8
13	304	87	17109	5041	257552	33510	6717	1 11½	740	202	101 20 0 0
14	28	..	1622	..	34788	3741	480	2 0	..	65	13 8 11 2
15	..	..	..	..	1626	164	..	..	..	..	..
16	6	3	386	136	5457	12	..	..	..	..	..
17	11	5	706	282	14651	1754	442	1 11	..	..	18 4 12 10
18	19	4	992	204	19558	1601	543	2 2	..	32	8 5 10 10
19	12	3	588	103	10726	1055	118	1 8	..	28	4 3 2 0
20	28	..	1712	..	38145	6620	569	2 3½	..	50	37 8 13 8
21	69	12	3940	951	72064	9898	1578	2 3	..	104	30 19 5 0
22	6	..	371	..	8148	1143	101	2 6	10	26	.. 1 15 6
23	1	..	62	..	1278	142	15	..	..	..	..
	967	224	56655	14666	1084486	142037	23778	..	855	1232	586 176 13 2
24	..	3	..	271	2036	93	44	..	..	..	0 5 0
25	..	36	..	1051	11488	253	101	..	38	9	.. 1 2 4
26	..	10	..	652	1300	75	36	0 3	3	..	.. 0 18 10
	967	273	56655	16640	1099310	142458	23959	..	896	1241	586 178 19 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fond.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop-erty.	All other Invest-ments.	
		£	£	£	£	£	£	£	£
No. 9—LINCOLN DISTRICT—									
Boston.....	1958	10573	4016	1436	4397	8879	1378	2295	797
bEdwinstowe	245	1451	409	81	856	..	..	1085	..
bEmpingham & Normanton.	118	737	540	..	688	55	..	323	..
Gainsborough	4291	58365	9889	2752	16640	21472	19087	10730	651
Grantham	2331	19206	6252	827	6516	15732	2958	2355	504
Great Grimsby.....	6754	42467	45272	2226	16418	24390	45954	7344	1738
Huntingdon	570	4526	1341	490	1720	1958	..	3057	150
King's Lynn	1362	2844	3212	567	2986	3204	92	828	352
Lincoln	13541	206727	103342	13106	67328	122102	99945	50768	2930
Newark	1870	8305	924	928	2979	7081	..	1973	205
bOundle	93	269	314	1	469	40	..	75	..
Peterborough	14411	140657	7599	7618	40151	69895	16645	41865	1187
Retford	1251	10816	792	571	3259	3596	1728	3905	539
St. Ives (Hunts.)	710	2497	469	440	1289	265	..	2128	129
Saxby	75	78	248	192	354	..	..	190	200
Scunthorpe	2782	15718	8837	1599	7333	12253	5462	2983	194
Skegness	194	584	468	..	281	821	..	80	51
aSpalding	967	4316	4847	218	2127	6356	..	876	259
Walmsgate	74	127	41	65	104	8	..	138	40
Wisbech Phoenix	430	1043	1215	362	1078	1105	..	449	275
	54027	530746	194027	39479	176968	299212	193249	192847	10201
Productive Society :— Lincoln Land and Building	603	4934	64081	3243	569	940	70506	936	230
Total	54630	535680	258108	36722	177537	300152	263755	133783	10431

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonus on Wages.	Subscriptions.		
										Educa-tional Pur-poses.	Char-itable Pur-poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	43	15	1968	841	31229	3002	499	1 6	36	.	18	8 6 8
2	..	..	..	..	3555	175	..	..	..	..	..	..
3	..	..	..	..	2213	..	..	..	..	..	..	..
4	124	72	5765	3200	111737	1213 1	2782	1 10	..	104	9	10 10 0
5	50	8	2651	488	52306	5523	817	1 10	..	46	11	8 8 0
6	135	38	7472	1979	107832	12729	1829	1 8	..	133	112	12 10 0
7	10	3	465	136	10174	315	208	2 10	.	10	9	4 7 11
8	28	7	1378	459	19537	1511	108	1 4	19	19	12	10 8 4
9	416	199	21987	15522	358540	43638	8513	1 9 1	..	395	216	62 18 6
10	28	9	1629	530	30418	4199	350	2 0	..	43	24	10 0 0
11	..	..	..	..	1564	77	..	..	..	..	..	..
12	439	114	18327	6089	297570	37674	6913	2 0	..	334	136	50 0 0
13	29	4	1470	198	30213	3195	431	1 9	..	32	12	8 8 0
14	12	2	608	130	10702	1203	120	1 10	13	22	5	5 12 10
15	2	..	112	..	2159	188	15	3 0	..	..	..	0 11 8
16	66	10	3290	822	61789	5998	681	1 8 1	..	20	26	8 6 8
17	3	1	157	78	3411	274	17	1 4 1	..	..	..	1 13 4
18	15	4	695	234	12596	793	198	0 10 1 1/2	..	7	..	8 1 4
19	3	..	81	..	1335	71	5	1 2	5	..	..	..
20	8	2	397	123	10934	535	43	1 0	13	..	5	3 11 8
	1411	488	68442	30829	1159814	133233	23534	..	86	1215	595	213 14 11
21	..	27	..	2617	8387	656	357	..	..	..	..	4 18 10
	1411	515	68442	33446	1168201	133889	23891	..	86	1215	595	218 13 9

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.	Owing to the Society for Goods.	
								House Prop-erty.	All other Invest-ments.	
No. 1—NORTHAMPTON AND EARLS BARTON ..	20	9553	£ 75606	£ 23130	£ 7882	£ 30623	£ 43065	£ 18814	£ 21561	£ 1200 1
„ 2—WELLINGBORO' AND KETTERING	29	25176	403684	110040	26878	154705	174245	151655	110867	37105 2
„ 3—LEICESTER	44	41553	489394	138264	24552	151036	243997	122776	174924	15496 3
„ 4—COVENTRY	19	30278	335544	27046	31286	101170	115748	97165	115063	3019 4
„ 5—BIRMINGHAM.....	22	47637	337211	44830	21914	119752	202316	27081	95581	8366 5
„ 6—STAFFORD	25	36854	278004	28845	23689	101464	151388	20304	93691	13778 6
„ 7—DERBY.....	17	57150	764509	57842	30773	186914	322549	217630	195054	11956 7
„ 8—NOTTINGHAM.....	26	41825	558853	55382	31915	158089	215233	126120	195862	13510 8
„ 9—LINCOLN	21	54630	535680	258108	36722	177537	300152	263755	133788	10431 9
Totals, 1911	223	344656	3778485	743487	235611	1181290	1768693	1045300	1135786	114861
Totals, 1910	225	332262	3550005	653243	210039	1128088	1818095	979462	998998	115358
Increase .....	..	12394	228480	60244	25772	53202	..	65838	136788	..
Decrease.....	2	..	..	..	..	..	49402	..	..	497

MIDLAND SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
			£	£	£	£	£	£	£	£	£ s. d.
1	173	27	9692	1547	206962	22497	2877	..	291	141	47 1 7
2	375	2855	23051	121019	931350	91148	17814	5183	1138	2235	136 7 11
3	735	972	49141	50952	1103550	117017	19184	2307	878	537	160 2 8
4	606	166	38259	10681	715383	98766	19235	50	1646	495	93 14 10
5	829	225	46100	13445	834639	101465	19626	1031	1146	449	155 10 5
6	758	493	41628	27802	800365	101681	12269	2038	1288	438	151 10 11
7	1429	481	79009	35683	1495644	208152	31569	1731	2190	1249	167 12 5
8	967	273	56655	16640	1099310	142458	23959	896	1241	586	178 19 4
9	1411	515	68442	33446	1168201	133889	23891	86	1215	595	218 13 9
	7283	6007	411977	311215	8355384	1017073	158424	13322	11033	6725	1309 13 10
	6990	5628	384983	316975	7941847	930087	148497	12166	10093	5349	1252 2 9
	293	379	26994	..	413537	86986	9927	1156	940	1376	57 11 1
	..	..	..	5760	..	..	..	..	..	..	..

NORTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
RIDING OF YORKSHIRE, for 1911, arranged

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
No. 1—NORTH NORTHUMBER- LAND DISTRICT—		£	£	£	£	£	£	£	£	
Amble	1684	19445	..	521	6378	8387	630	6103	10 01	1
Ashington Equitable	802	5456	3992	818	5374	4519	616	1894	250	2
" Industrial	3700	74458	822	5132	15260	20362	26352	23833	932	3
Bebside	520	4734	185	260	2378	988	200	2145	424	4
Bedlington	2483	31334	25309	2553	14325	26208	5736	13030	3951	5
Blyth-Clive Industrial	501	5012	..	..	2871	2400	..	478	404	6
" Cowpen Quay Cent'l	1707	32683	..	692	8950	13008	..	12607	1255	7
Broomhill	960	13869	684	944	4140	5538	786	6363	219	8
Cambois	471	12680	514	1010	2070	3762	3126	4353	1010	9
Choppington	463	3280	497	..	1340	1632	..	468	1154	10
Felton	104	681	130	51	558	504	..	130	..	11
Guide Post	610	7777	332	723	2426	3083	1432	2519	528	12
Hedgeley	636	4229	235	82	2000	1623	275	920	290	13
Howick	376	3562	1365	378	711	116	..	3957	244	14
Newbiggin-by-the-Sea	1610	33245	40	804	5832	11435	11873	8473	1422	15
New Delaval	792	15197	1472	312	2135	2844	7518	3960	733	16
Pegswood	532	7799	..	394	1856	4086	988	3790	417	17
Radcliffe	405	4860	..	1165	2426	1457	..	3039	..	18
Sea Houses & N. Sund'rland	209	1276	..	75	517	649	..	298	88	19
Togston Ter. and Broomhill	150	2100	..	127	1244	238	..	945	61	20
Tweedside	2757	32863	2947	3049	7235	7065	626	21251	3014	21
Widdrington	340	1988	..	567	1309	91	..	4704	262	22
Total		21812	318528	38524	19657	91335	119995	60158	124600	17659
No. 2—SOUTH NORTHUMBER- LAND DISTRICT--										
Backworth	900	17782	1294	545	3767	6218	7544	1835	1565	1
Belsay	139	869	..	60	514	175	..	240	..	2
Coxlodge and Fawdon ..	550	6123	1059	523	2906	3743	412	1858	529	3
Cramlington	4152	77831	14590	4263	12453	29412	12602	49799	2910	4
Newcastle-upon-Tyne	23545	365781	17853	5910	67948	169506	102509	114870	454	5
North Shields	2483	26196	31692	26	13322	37823	1703	4200	2083	6
St. Anthony's	637	3993	..	184	1495	817	200	2438	..	7
Seaton Delaval	1920	57794	1786	629	14438	14768	7291	24564	4323	8
Seghill	298	3779	89	13	1103	1156	..	1798	321	9
Shiremoor	940	18002	897	600	3296	5624	2932	8845	1231	10

SECTION.

NORTHUMBERLAND, CUMBERLAND, DURHAM, WESTMORLAND, and the NORTH in their respective Conference Districts.

from the Registrar's Return for 1910. c These societies have not made a return either to the Registrar.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	45	24	2943	1113	63292	9050	817	2 11	..	13	13	13 6 8
2	30	24	1802	941	42238	7199	258	3 3	..	..	10	6 10 6
3	134	61	8145	3662	177106	26182	3448	2 8½	..	70	100	29 8 8
4	21	..	1341	..	26168	4051	214	3 0	..	9	21	4 5 10
5	112	54	4713	3177	119797	16699	1519	2 6	4	150	135	20 8 5
6	14	..	845	..	15650	2441	242	2 10½	..	..	6	4 9 9
7	65	44	3874	1463	65220	10416	1543	2 9	..	..	46	10 0 0
8	29	13	1790	921	41177	6740	588	2 11	..	16	21	8 0 0
9	16	11	1392	829	34819	5938	721	3 1½	..	6	24	3 15 2
10	17	5	1016	314	20199	3199	153	3 0	..	..	..	3 16 4
11	3	..	171	..	2016	214	34	2 2½	..	..	..	0 16 6
12	21	3	1293	138	28425	4418	349	3 0	..	10	9	5 5 2
13	13	..	892	..	16591	1839	194	2 5	..	5	3	5 1 0
14	6	..	454	..	10534	1708	146	3 0	60	4	6	3 2 8
15	58	30	3062	1906	81262	13553	1521	3 0	..	22	45	9 7 0
16	25	11	1608	727	40907	6889	738	3 1	..	8	18	6 1 8
17	16	5	1001	248	27593	4773	382	3 0	..	13	10	4 8 4
18	15	..	830	..	20404	3677	177	3 6½	..	..	15	3 6 8
19	8	..	211	..	5449	822	44	2 9	..	..	..	1 14 0
20	4	..	333	..	6132	946	101	3 2	..	..	6	1 4 8
21	54	28	3183	1814	50544	12970	1247	2 11½	..	..	63	8 8 0
22	8	..	622	..	17077	3309	97	3 9	..	..	5	2 13 0
	709	313	41461	17253	942600	147033	14533	..	64	326	555	155 10 0
1	37	7	2250	507	52916	5375	876	1 8½	..	10	72	7 10 0
2	3	..	152	..	2896	273	35	2 6	..	..	..	1 1 0
3	13	..	1250	..	23220	3312	313	2 8	..	..	26	3 7 9
4	147	53	10771	3416	203480	35044	3831	3 2	..	61	145	34 19 8
5	719	172	39570	5564	610638	90936	18204	2 5½	..	40	1875	40 0 0
6	115	19	4864	1531	64811	5500	1398	1 4½	..	100	8	16 13 4
7	16	..	1000	..	20421	3135	174	2 11½	..	5	5	5 2 10
8	53	63	5204	2427	110360	19070	2893	3 0	..	5	60	15 0 0
9	8	..	574	..	10741	1748	192	3 1	..	..	12	2 12 8
10	27	8	2328	457	54318	10165	857	3 5½	..	4	63	7 15 0

NAME OF SOCIETY.	No. of Members.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
No. 2—SOUTH NORTHUMBERLAND DISTRICT—Con.		£	£	£	£	£	£	£	£	
Walker-on-Tyne	1919	17938	1955	1613	4536	7195	8169	4051	..	11
Wallsend	5417	91869	6882	5345	16650	24288	50792	22005	746	12
Willington Quay & Howden	1437	14696	9473	365	4891	13210	4909	1984	1383	13
	44367	705593	87570	20076	147319	313935	199063	237987	15545	
Special Society:— Pioneer Fishing(N. Shields)	69	6959	1115	..	7875	..	..	230	..	14
	44436	712552	88685	20076	155194	313935	199063	238217	15545	
Productive Societies:—										
Co-operative Launderies— Newcastle-on-Tyne . . .	48	9560	6774	600	130	13686	..	3405	768	15
Newcastle-on-Tyne House- hold Furnishing	120	6312	25566	1993	5016	29922	..	349	4378	16
Total	44599	728424	121025	22669	160340	357543	199063	241971	20691	
No. 3—CUMBERLAND & WEST-MORLAND DISTRICT—										
Aspatria Industrial	1690	17673	..	1080	5222	5171	1265	10224	..	1
Broughton Moor	119	310	968	38	261	962	..	253	65	2
Carlisle	8014	109932	1980	9800	31181	58554	3797	32793	9090	3
Cleator Moor	6307	91657	540	4808	23020	25092	..	48004	8802	4
Dalston	414	5274	..	..	1544	1076	555	2340	300	5
Egremont	1555	28611	17	871	6145	7234	1425	19883	2896	6
Harrington	299	3126	611	214	1194	1908	..	716	374	7
Houghton	89	765	525	61	236	946	..	174	122	8
Keswick	803	10409	..	496	3228	2418	2742	2314	777	9
Lazonby	450	4764	..	354	1341	1234	..	2334	885	10
Longtown	470	2806	2072	..	1165	490	1775	811	52	11
Maryport	4133	32569	11627	1270	12303	9748	11388	16843	2338	12
Naworth Collieries	463	2052	2089	..	1710	2328	1150	882	589	13
Penrith	1155	8643	218	500	2835	3567	..	3190	1613	14
Tebay	221	1570	..	171	855	617	..	314	180	15
Upperby	95	278	..	104	148	2	..	303	45	16
Warwick Bridge	95	1000	..	271	486	447	..	343	372	17
Wigton	307	1578	..	203	570	526	..	1075	..	18
Windermere	236	1626	92	138	381	864	..	611	..	19
Workington Bee Hive	1959	12603	2551	3099	7700	8695	1727	1499	2632	20
„ Industrial	2216	22179	1952	2089	6474	14357	5162	2010	3016	21
Total	31090	361455	25242	25567	108019	146236	30986	140916	34148	
No. 4—WEST DURHAM & SOUTH NORTHUMBERLAND DIST.—										
Allendale	343	3586	1118	4	1467	2229	599	255	405	1
Alston	357	1065	744	..	844	933	..	468	429	2
Anfield Plain	7083	172090	4535	9983	33261	32606	54359	74094	..	3
Blaydon	9536	220047	5700	1649	28858	57093	116820	32372	6635	4
Burnopfield	1667	62960	..	2082	9497	14804	25477	21119	..	5
Coanwood	211	1384	260	80	997	483	..	450	..	6
Consett	2884	64991	2668	1231	9732	20627	15561	24497	3248	7
Esh	820	16413	..	748	4986	4020	2438	7466	2340	8
Fourstones and Newbrough	408	3388	..	247	759	49	693	3081	175	9
Greenhead	235	2067	..	118	1263	742	..	332	183	10
Haltwhistle	719	11191	..	486	2487	3948	1573	4445	1334	11
Haydon Bridge	345	2813	344	52	910	1568	..	1222	302	12

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
11	58	13	3119	628	60862	8542	686	2 5 ³ / ₄	..	2	19	10 0 0
12	138	40	7429	3370	146886	25650	4234	2 9 ¹ / ₂	..	310	87	21 0 0
13	43	10	2263	658	41738	6140	654	2 7	..	58	45	8 10 0
	1377	385	80774	18558	1403837	215185	34350	..	..	595	2417	173 12 3
14	..	32	..	7064	5774	..	..	..	..	..	..	0 13 0
	1377	417	80774	19622	1409611	215185	34350	..	..	595	2417	174 5 3
15	..	144	..	3720	12824	2334	460	2 0	..	..	..	0 6 10
16	..	99	..	7454	16170	..	..	..	..	..	..	1 0 0
	1377	660	80774	30796	1438605	217519	34810	..	..	595	2417	175 12 1
1	34	14	1644	875	44305	6108	798	2 4 ¹ / ₂	..	30	20	13 18 10
2	1	..	113	..	2497	436	13	3 0	..	..	..	..
3	216	76	11360	4442	233869	32467	4415	2 4 ¹ / ₂	..	100	118	33 6 8
4	127	40	9262	2836	172339	32109	3677	3 0	..	100	181	30 0 0
5	6	3	311	51	7634	1114	253	2 9	..	..	5	3 9 0
6	32	18	2430	703	48152	7077	988	2 8	..	28	51	10 0 0
7	6	1	450	75	7136	967	145	2 3	..	..	5	2 2 0
8	2	..	154	..	2815	216	35	2 4	17	..	1	0 15 0
9	16	5	757	184	17837	2744	335	2 3 ¹ / ₂	..	..	11	6 11 10
10	10	..	556	..	15273	1277	232	3 3	..	..	3	3 13 8
11	6	..	332	..	8641	724	129	1 6	..	..	3	3 18 4
12	93	54	5794	1982	98450	14440	1421	2 7 ¹ / ₂	..	129	154	25 0 0
13	13	2	619	155	13160	965	95	1 2	..	9	1	3 14 2
14	21	3	970	169	24568	2698	334	2 2	..	20	10	9 1 4
15	5	..	250	..	6531	605	72	2 0 ¹ / ₂	..	2	..	1 17 4
16	2	..	138	..	2590	361	8	2 11 ¹ / ₂	..	..	3	..
17	4	..	219	..	3778	216	41	1 10	..	..	..	..
18	5	..	245	..	7007	960	60	2 3	32	..	..	2 10 0
19	..	..	..	..	13588	332	..	2 11 ¹ / ₂	..	..	..	..
20	41	21	2081	777	40659	6397	685	2 9 ¹ / ₂	..	40	16	12 11 8
21	52	28	2921	1492	54489	8435	909	2 8	..	80	42	10 10 0
	692	265	40606	13741	815318	120648	14645	..	49	533	624	172 19 10
1	7	..	357	..	7489	494	129	2 0	..	3	2	2 16 4
2	7	..	228	..	4336	..	26	..	..	3	..	3 4 4
3	222	64	18239	3643	423302	98377	7584	4 4 ¹ / ₂	..	200	150	20 0 0
4	220	135	14508	8263	326978	65406	8327	3 6	..	1428	90	50 0 0
5	62	10	4889	712	91069	19356	2638	4 1 ¹ / ₂	..	235	32	..
6	4	..	175	..	4341	482	54	3 0	..	..	2	1 15 2
7	72	19	4060	968	65915	10783	2821	3 2	..	122	37	10 10 0
8	22	2	1556	86	40863	7892	786	3 7	..	7	10	6 16 8
9	5	..	264	..	9748	1696	148	3 3 ¹ / ₂	..	..	..	3 8 2
10	7	..	328	..	7302	939	93	2 11	..	..	3	1 12 0
11	17	6	1025	373	25370	4396	435	3 5	..	10	28	5 19 0
12	10	..	560	..	10175	1478	63	3 0	..	..	3	2 15 4

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	House Property.	All other Investments.	£
No 4—WEST DURHAM & SOUTH N'BERLAND DIST.—<i>Con.</i>									
Hexham and Acomb	427	4979	..	238	1413	2306	..	817	493
Leadgate	1851	31380	..	4173	11275	4256	5703	12194	..
Nenthead	107	371	48	138	441	123	..	178	181
Swallow	698	8195	2480	372	1890	4675	2176	4160	858
Tantobie	581	21358	1211	800	3538	4475	11630	5488	379
Throckley	1625	33948	12463	1674	6680	11396	13085	20256	1356
West Stanley	4427	123901	6425	3092	18064	59739	25353	44088	4081
West Wylam and Prudhoe	3262	65853	2667	4170	10221	13923	25210	27506	2938
Whitfield	105	1103	..	144	499	120	..	909	56
	37691	853083	40663	31481	149082	240055	300677	285397	25393
Productive Society:—									
Derwent Flour Mill	49	18026	23321	..	12423	12887	..	14176	2797
Total	37700	871109	63984	31481	161505	252942	300677	299573	28190
No. 5—EAST DURHAM DIST.—									
Birtley	4518	80056	29112	4621	20714	60546	17916	14611	13074
Boldon Colliery	2620	41398	1144	1591	7643	13491	6456	20625	2315
Chester-le-Street	5103	144140	4096	5962	24309	34755	25129	72689	11144
Craghead and Holmside ..	393	10771	..	916	2103	178	..	11215	108
Felling	1270	14828	433	390	4389	4602	..	7650	1049
Felling Shore	640	8983	..	430	2083	2823	..	5338	457
Gateshead	11425	149922	2594	7512	37466	53633	56985	30643	117
Haswell	2566	31996	9388	4083	12404	17591	..	10290	5529
Hebburn Colliery	490	2465	13	565	1841	1058	..	669	881
Jarrow and Hebburn	4561	87003	13516	4366	21910	45426	83804	6396	4498
Marsden	334	5367	975	90	2394	3720	..	505	564
Murton Colliery	1546	28333	1613	2070	7162	2470	4144	20343	887
Pelton Fell	415	7508	68	214	2344	919	1514	4428	256
Ryhope and Silksworth ..	9226	87660	..	8766	34577	42039	..	59111	2008
Seaham Harbour	3410	26244	5186	459	17694	18999	4104	4755	2906
South Hetton Amicable ..	311	2521	506	152	1919	1723	..	588	276
South Shields	2729	28323	3038	670	7175	9546	..	16213	13086
Sunderland	14727	101135	140195	744	58809	86790	91282	19639	6482
Tyne Dock	1753	24233	3142	1007	5940	11653	3942	7490	*1477
West Pelton	1565	46251	247	1208	9738	17945	10875	12864	1930
Windy Nook ..	1260	23642	1228	1400	5613	6198	6659	9046	1241
Total	70862	953419	216494	47416	278197	436045	262810	335178	60135
No 6—SOUTH DURHAM DIST.—									
Bearpark Colliery	182	2164	283	586	994	713	..	922	*404
Bishop Auckland	17022	388210	..	7426	60753	62629	171321	155980	7352
Bowdon Close	48	121	..	..	188	85	..	63	23
Brandon and Hysbottoms ..	1267	24588	1248	1507	5129	10630	6419	7244	2636
Cornforth and Coxhoe ..	2182	46662	3359	448	8699	11529	8624	23609	2477
Crook	1713	141292	..	791	16168	15280	13448	102693	13020
Durham	2321	62486	..	654	9720	10805	36947	8894	102
Easington Lane	670	9820	121	208	2490	2769	1722	4093	1001
Framwellgate Moor	275	850	..	53	752	116	..	263	173
Hetton Downs	1876	27577	6866	1596	9642	8793	5450	17005	799
Low Moorsley	364	7328	514	223	2148	1010	841	4987	846
Newbottle	1940	35378	..	1457	11258	6790	1936	20914	2425
New Brancepeth	995	13664	3886	460	6508	2965	1626	9494	1398
Pittington	1272	22219	232	1717	8392	5857	4130	8159	1539

d Societies.

* Hire purchase.

† Clubs.

No. of Employees on Dec. 31st..			Salaries and Wages.		Sales during the Year.	PROFIT.								
Distributive.	Productive.	Distributive.	Productive.	Net Profit.		Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.					
									Educational Purposes.	Charitable Purposes.	Co-operative Union			
			£	£	£	£	£	s. d.	£	£	£	£ s. d.		
13	12	..	780	..	12053	1661	205	2 3½	..	9	6	3 12 3		
14	51	8	3306	607	84238	19634	1577	4 4½	..	..	20	8 6 8
15	3	..	155	..	3280	351	12	2 3	..	..	..	0 15 2
16	22	2	1246	165	28376	5329	430	3 6½	..	30	25	5 8 6		
17	20	5	1553	254	35336	8020	962	4 0	..	34	17	4 11 0		
18	56	14	3495	1021	94508	18962	1772	3 6	..	445	26	10 0 0		
19	182	59	11598	5555	264993	58819	6017	4 0	..	214	89	35 19 0		
20	86	44	5602	2405	136432	34595	2809	3 9	..	175	61	10 0 0		
21	3	1	119	56	4126	438	52	3 11	..	..	1	0 16 8
			1090	369	74043	24108	1679730	359108	36940	2915	602	188 6 3
22	..	49	..	4050	142265	1877	901	0 2	..	..	..	2 2 0
			1090	418	74043	28158	1821995	360985	37841	2915	602	190 8 3
1	244	41	12315	2700	219111	43169	3464	3 8	..	48	234	38 3 4		
2	69	..	4290	..	106308	21723	1967	4 2	..	17	85	12 10 0		
3	215	53	13697	2892	253561	55498	5378	3 11½	..	140	191	21 1 11		
4	16	1	1229	123	35487	9757	533	4 2	..	6	21	3 2 3		
5	34	..	2361	..	42251	6966	679	3 1	..	12	33	12 14 2		
6	20	..	1414	..	27045	5007	422	3 3	..	..	6	5 3 10
7	368	59	21096	3963	377392	55814	6767	2 7½	..	..	218	34 0 0
8	91	29	6642	1587	111240	19319	1430	3 4½	..	..	53	..
9	13	1	859	68	15875	2885	123	3 6½	..	..	6	4 3 4
10	160	44	7532	2700	150563	25896	4021	3 0	..	242	121	25 0 0		
11	13	..	810	..	17964	2885	243	3 1½	..	..	6	2 15 5
12	55	5	3584	418	79905	11934	1274	2 6	..	9	39	12 16 7		
13	19	..	1244	..	28005	5973	359	4 4½	..	..	..	3 7 0
14	250	15	17471	1307	393378	81571	4580	4 0	..	5	89	10 8 4		
15	98	15	5602	1146	124707	23030	1463	3 5½	..	..	42	8 6 8
16	10	..	657	..	13607	2368	108	3 5	..	..	..	2 5 6
17	81	..	3742	..	87268	13953	1225	3 0	..	..	25	16 15 0
18	313	166	18412	7595	211718	17515	4348	1 4½	..	321	165	40 0 0		
19	50	..	2443	..	49182	8297	1150	3 0	..	20	23	8 8 0		
20	73	16	4904	1038	96530	19014	2322	4 0	..	20	96	8 6 8		
21	41	..	2724	..	56648	10486	1042	3 4	..	18	43	10 6 4		
			2233	445	133028	25537	2497835	443060	43498	858	1496	279 17 4
1	7	..	414	..	12477	2406	115	4 2½	..	..	5	..
2	381	151	27924	9778	609524	123061	19135	3 5½	..	80	39	30 0 0		
3	2	..	112	..	1748	44	5	0 6	..	..	..	..
4	43	24	3161	1581	76101	15397	1196	4 2	..	..	..	9 9 4
5	54	23	4056	1500	89011	17208	2286	3 5	..	14	45	18 4 8		
6	127	41	7585	2587	185611	37125	5395	3 4	..	5	70	10 0 0		
7	43	13	2952	921	60799	12720	3107	2 11½	..	114	16	14 0 0		
8	22	7	1425	545	34448	6996	475	3 9½	..	..	15	5 7 0
9	6	1	455	11	8134	1535	46	3 4	..	..	1	2 4 4
10	68	18	4797	1268	109362	23047	1548	3 11	..	..	56	8 6 8
11	13	..	1224	..	21569	4309	327	4 0	..	..	..	2 19 10
12	86	25	5733	1639	126246	27727	1792	4 0	..	..	12	10 0 0
13	36	15	2244	872	61238	15308	668	4 0	..	..	55	8 4 2
14	53	9	3590	599	71010	15629	902	4 2	..	10	11	10 7 10		

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.	Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£
No. 6—SOUTH DURHAM DIS- TRICT—Con.									
Sherburn Hill	2902	47792	..	3100	13833	10385	1600	23952	4732
Stanhope-in-Weardale ..	1607	28639	893	972	8937	8345	3708	12364	..
Station Town	1170	13385	3105	398	5609	7106	2405	2491	1220
Tow Law	1415	32215	1480	1000	7453	3701	6963	19666	2083
Tudhoe Colliery ..	1966	16831	..	1505	6247	4349	..	11481	141
West Cornforth ..	1353	14565	473	556	4252	9646	..	3250	1483
Willington.....	1840	49572	1104	626	8296	6418	5107	34787	88
Total	47380	985358	23564	25283	197668	189921	272253	477251	43192
No. 7—SOUTH DURHAM & NORTH RIDING OF YORKSHIRE DIST.									
Barnard Castle	1047	6017	860	644	2042	4075	100	1515	796
Castle Howard	252	1242	..	165	982	108	..	269	279
Darlington.....	10506	75384	486	4061	24178	29832	2672	24632	..
East Cleveland.....	3291	40490	3514	2947	11239	12070	6201	24171	..
Grosmont	289	1521	..	257	1005	353	..	700	..
Guisborough	1240	17048	840	306	4189	4701	6035	3338	1221
Hartlepoons	8289	70267	49670	7562	26553	65900	26637	9918	3506
Kirkby Stephen ..	359	2901	..	174	822	1264	..	1011	304
Malton and Norton ..	501	1653	1306	345	1017	2235	..	508	36
Marske-by-the-Sea ..	350	3035	641	110	1814	696	162	1058	389
Middlesbrough ..	16525	129880	5321	8619	42210	78801	27792	11171	2780
Middleton-in-Teesdale ..	1334	24244	300	1494	7049	8389	3253	18252	1068
Northallerton	739	4065	734	194	2768	841	..	1735	151
Pickering	378	1607	58	205	575	112	..	1661	45
Skelton	1500	10199	211	420	8601	2824	1817	3450	717
Stockton-on-Tees	12320	101749	12667	7329	27341	45940	29604	34062	..
Thirsk	480	1530	113	181	1237	28	..	745	314
Whitby	1227	6015	592	355	2582	2735	..	2144	..
Total	61227	498854	77313	35368	161254	255955	11332	135635	11604
Productive Societies:—									
Brandsby Agricul. Dairy ..	310	2396	1369	259	2456	1709	..	414	1797
Northallerton Corn Mill ..	690	1733	986	2533	542	3270	..	18	2110
Total	62227	502983	79668	38160	164252	260934	11332	136067	15511

† Clubs.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
15	74	31	5215	2278	166967	36850	2100	4 3	..	..	69	14 4 6
16	32	..	1998	..	39685	5663	927	3 0	..	..	30	13 2 8
17	34	2	2396	198	42688	7369	614	3 2½	..	10	5	9 12 10
18	38	15	2383	1082	50488	8806	1230	3 4	..	50	41	10 0 0
19	52	2	2929	35	78678	14662	787	3 6	..	..	24	8 6 8
20	36	3	2616	216	60670	10694	692	3 8	..	..	10	11 4 6
21	64	18	3969	1045	81921	15545	2005	3 3½	..	50	28	8 6 8
	1271	398	87178	26455	1988375	409001	45352	..	..	333	523	204 1 8
1	15	..	888	..	16554	2001	274	2 3½	..	..	..	8 14 1
2	5	..	306	..	6090	450	45	1 10	..	4	..	2 8 6
3	192	87	10963	1716	179985	26698	2750	2 4	260	166	76	20 0 0
4	95	28	4749	1860	115944	19971	1285	3 4	..	35	100	13 6 8
5	4	..	212	..	5893	770	67	2 8	..	..	9	2 6 8
6	33	6	2035	287	42267	5302	667	2 7½	..	14	28	8 6 8
7	217	73	13733	4436	226082	32007	3424	2 6	..	97	356	21 0 0
8	6	..	344	..	6502	591	100	2 0	..	..	..	2 19 4
9	10	1	468	68	9107	1380	136	2 4	..	10	9	3 17 8
10	12	..	715	..	11322	1409	144	2 6	..	9	4	2 17 9
11	365	85	22591	4877	351760	43717	4567	2 2½	..	184	87	66 2 4
12	27	8	1804	474	35352	4991	831	3 0	..	22	26	11 8 10
13	10	..	616	..	14638	1284	190	2 3	..	..	6	5 17 2
14	6	..	234	..	6283	1031	72	3 0	..	16	1	2 18 4
15	36	4	2080	400	33249	5135	842	2 10	..	24	10	8 6 8
16	350	103	17960	6392	837331	43106	3644	2 6	..	..	102	30 0 0
17	9	..	371	..	8935	897	72	2 0	..	..	..	4 0 0
18	21	1	892	67	17558	1860	245	2 2½	..	15	20	8 6 8
	1413	352	80911	20577	1427852	193120	13805	..	260	596	834	222 12 4
19	..	19	..	1112	21810	386	115	0 6	..	..	..	2 7 10
20	..	8	..	501	8428	126	..	..	..	..	..	..
	1413	379	80911	22190	1458090	193632	18920	..	260	596	834	225 0 2

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Members.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bidings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Investments.		
No. 1—NORTH NORTHUMBERLAND	22	21812	£ 318528	£ 38524	£ 19657	£ 91335	£ 119995	£ 60158	£ 124600	£ 17659	1
„ 2—SOUTH NORTHUMBERLAND	16	44599	723424	121025	22669	160840	357543	199063	241971	20691	2
„ 3—CUMBERLAND AND WESTMORLAND ..	21	31090	361455	25242	25567	108019	146236	30986	140916	34148	3
„ 4—WEST DURHAM AND SOUTH NORTHUMBERLAND	22	31700	871109	63984	31481	161505	252942	300677	299573	28190	4
„ 5—EAST DURHAM	21	70862	938419	216494	47416	278197	436045	262810	335178	60135	5
„ 6—SOUTH DURHAM....	21	47380	985358	23564	25283	197668	189921	272253	477251	43192	6
„ 7—SOUTH DURHAM AND NORTH RIDING OF YORKSHIRE	20	62227	502983	79668	38160	164252	260934	11332	136067	15511	7
Totals, 1911.....	142	315670	4721276	568501	210233	1161316	1763616	1137279	1755556	219526	
Totals, 1910.....	145	306788	4602066	573412	199138	1136971	1739570	1199783	1674332	288279	
Increase .....	..	8882	119210	..	11095	24345	24046	..	81224	..	
Decrease	2	..	..	4911	..	..	..	62504	..	68753	

NORTHERN SECTION.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
						Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.			
Distributive.	Pro- ductive.	Distributive.	Pro- ductive.							Educa- tional Pur- poses.	Char- itable Pur- poses.	Co-operative Union.
			£	£	£	£	£	£	£	£	£	s. d.
1	709	318	41461	17253	942600	147033	14533	64	326	555	155 10	0
2	1977	660	80774	30796	1438605	217519	34810	..	595	2417	175 12	1
3	692	265	40606	13741	815318	120648	14645	49	538	624	172 19	10
4	1090	418	74043	28158	1821995	360985	37841	..	2915	602	190 8	3
5	2233	445	133028	25537	2497835	443060	43498	..	858	1496	279 17	4
6	1271	398	87178	26455	1988375	403001	45352	..	333	523	204 1	8
7	1413	379	80911	22190	1458090	193632	18920	260	596	834	225 0	2
	8785	2878	538001	164130	10962818	1885878	209599	373	6161	7051	1403 9	4
	8550	2879	525855	155115	10597073	1753169	207388	321	5831	7638	1460 2	0
	235	..	12146	9015	365745	132709	2211	52	930	..	..
	..	1	..	..	..	..	..	..	..	587	56 12	8

NORTH-WESTERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
WESTMORLAND, YORK (EAST AND WEST RIDINGS), and ISLE OF

a These particulars are taken from our last year's return. b These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	£
No. 1.—AIREDALE DISTRICT—										
Addingham	316	4358	..	205	1452	949	1280	1128	142	1
Allerton	363	3897	722	600	1341	553	1725	2691	152	2
Bingley	3172	87074	12488	4305	11552	18443	38297	39886	1303	3
Birkenshaw	3033	39788	92	1700	7907	8053	7617	22309	162	4
Bradford (City of)	21127	437773	13902	10487	85513	167938	78541	165637	5087	5
Bradley Coal.....	71	71	..	62	81	12	..	40	27	6
Clayton	215	2336	430	306	922	573	..	1895	62	7
Clayton	660	7374	699	11	2771	4482	..	2151	212	8
Cononley	398	2091	20	350	720	382	..	2046	..	9
Cowling	279	2522	721	130	1775	1732	96	685	187	10
" and District Coal.	319	150	15	206	38	184	..	173	157	11
Cross Hills.....	460	3495	70	53	1595	1558	..	1282	..	12
Denholme	541	6510	2997	791	1723	1227	191	7977	190	13
Eccleshill	525	5416	1275	156	2784	3924	..	1171	386	14
Gargrave.....	291	1977	85	317	1254	643	..	995	190	15
Great Horton	5231	94217	6487	1830	19671	30502	31271	30833	4904	16
Greengates & Apperley B.	489	5893	600	229	1559	1724	..	4534	325	17
Guiselley	1174	22389	2831	1000	4529	7867	3885	11850	1069	18
Hainworth	18	23	15	25	79	8	..	27	12	19
Harrogate	3830	27119	2323	1492	8712	12193	1489	11722	532	20
Haworth	1005	13825	2462	1188	2828	4634	366	12286	478	21
Ingleton	319	3777	..	147	1566	738	295	1308	321	22
Ingrow	61	248	..	55	201	6	..	281	128	23
Keighley Industrial	10851	183157	10832	10513	26243	24940	56540	110848	1992	24
Leeds Industrial	46933	817088	32627	63475	251908	394413	182198	236496	9865	25
Lees and Cross Roads	530	7014	744	804	2400	3273	1777	2430	248	26
Low Wortley.....	1115	4630	4029	186	2672	3522	3249	919	468	27
Oxenhope	208	3890	389	946	1196	804	1227	1718	163	28
Queensbury	2087	35248	3201	1126	10283	14072	3708	14983	1073	29
Rawdon	1475	22506	331	1289	7272	7652	2943	9354	1241	30
bSettle	437	2192	2668	219	946	435	..	3698	..	31
Silsden	954	17966	1801	689	3829	10458	3463	4504	676	32
Skipton	1807	28433	62	1439	7889	14117	3025	8126	894	33
Stanbury.....	105	631	102	194	283	335	..	511	134	34
Stanningley Coal.....	1210	151	..	927	24	453	..	729	222	35
Steeeton	444	5289	1470	89	1965	2898	668	2081	133	36
Sutton Mill	458	5018	23	176	1655	1846	1477	1818	..	37
" Coal.....	235	138	..	..	20	..	..	246	229	38
Thornton	586	6238	664	275	1932	5066	160	1854	108	39
Tong Park.....	73	437	118	78	440	10	..	265	117	40

† Clubs. ‡ Coal.

SECTION.

CARNARVON, CHESTER, DENBIGH, DERBY, FLINT, LANCASTER, STAFFORD, part of MAN, for 1911, arranged in their respective Conference Districts.

from the Registrar's Return for 1910. c These societies have not made a return either to the Registrar.

No. of Employers on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonns on Wages.	Subscriptions.		
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.						Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
		£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	5	..	287	..	9679	1189	163	2 3	..	2	2 13 4
2	4	..	345	..	10581	1608	145	3 0	..	14	3 0 0
3	70	47	4126	2843	101540	21279	2794	3 0	..	178	20 0 0
4	55	9	3177	390	86203	15077	1557	3 0	..	45	10 0 0
5	453	380	28949	20535	564459	93070	15618	2 10	..	365	471 84 9 10
6	..	..	18	..	321	57	3	3 4	..	..	..
7	3	..	191	..	5833	997	97	3 1	..	9	1 16 0
8	11	5	697	331	14890	2358	317	2 9	..	2	5 10 0
9	3	..	221	..	7416	1201	85	4 0½	..	11	3 7 8
10	5	..	326	..	8724	904	99	3 0	..	5	2 5 8
11	2	..	135	..	2326	70	7	..	..	..	..
12	4	2	272	115	9100	1369	139	2 8	..	..	3 16 4
13	11	4	680	251	18637	3127	240	3 0	..	31	4 10 5
14	12	..	675	..	10759	1648	207	2 10	..	11	4 6 2
15	4	..	257	..	8132	2031	94	3 6	..	8	2 10 0
16	115	55	6222	2922	136194	22197	3645	2 10	..	64	99 20 0 0
17	7	3	451	214	12728	2121	242	2 11	..	22	4 0 0
18	22	8	1299	518	31938	5723	855	3 0	..	2	47 9 13 1
19	1	..	34	..	636	83	..	2 11	..	..	..
20	69	11	4248	860	70836	9501	1062	2 3	..	100	39 25 0 0
21	22	4	1401	257	31332	5260	440	3 0½	..	24	13 7 12 8
22	6	..	377	..	9169	..	180	3 0	..	..	8 2 12 0
23	1	..	106	..	2180	330	8	3 0	..	..	..
24	142	136	9161	8163	277761	42525	6972	3 0	..	409	139 40 0 0
25	1623	689	80241	37568	1536549	230692	28287	2 8	..	1518	759 120 0 0
26	11	4	800	189	18246	2948	227	3 0	..	10	9 4 6 8
27	13	6	860	120	14173	1480	188	2 6	..	..	11 8 6 8
28	2	..	172	..	7466	1123	143	3 5	..	..	4 1 13 6
29	38	34	2111	2016	57238	10487	1338	3 0	..	55	36 8 6 8
30	30	3	1489	248	36987	6314	1045	2 11	..	..	57 11 0 0
31	..	..	..	..	7635	784	..	..	..	..	..
32	21	9	1385	416	28181	3908	701	3 0	..	..	14 7 8 2
33	45	17	2900	902	59032	9103	1091	2 8½	..	15	30 15 2 0
34	1	..	94	..	2701	335	27	2 10½	..	..	2 0 17 4
35	2	..	191	..	4363	86	..	..	..	..	2
36	8	2	635	140	12351	1825	201	3 0½	..	..	14 8 10 0
37	5	..	388	..	12940	2035	199	3 3	..	..	..
38	1	..	70	..	983	172	7	3 5	..	..	..
39	9	4	600	232	15320	2557	224	3 0	..	12	11 4 12 0
40	1	..	101	..	2664	391	19	2 9½	..	1	1 0 18 4

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.	House Property.	All other Invest- ments.	
		£	£	£	£	£	£	£	£	£
AIREDALE DISTRICT—Con.										
Uppertown	415	5562	49	438	1483	1226	1769	2478	162	41
Wilsden	357	3770	231	652	1331	1482	..	2401	183	42
Windhill (Shipley)	6600	106617	8046	5298	21550	26548	37560	45607	238	43
	120777	2028298	115621	113758	505894	781875	464217	773973	28872	
Productive Societies :—										
Airedale Worsted Manu- facturing (Bradford)	443	6845	2065	1643	8871	558	..	1270	1490	44
Bradford Cabinet Makers...	75	2890	2952	380	2826	2422	..	89	1103	45
Keighley Laundries	13	3262	..	..	101	3214	..	58	91	46
Total	121608	2041235	120638	115781	517692	788069	464217	775390	31556	
No. 2—BOLTON DISTRICT—										
Addington	704	8377	637	1391	2371	2695	3148	8249	426	1
Ainsworth New Road	236	2671	..	165	312	401	..	2410	95	2
„ Old Road	368	4903	..	228	774	698	888	2659	..	3
Bamfurlong	494	8318	276	321	2192	2969	1236	2661	712	4
Bolton	37095	805443	47157	36619	72791	161304	428836	262811	..	5
Bryn Gates (Bamfurlong) ..	491	6382	134	438	1656	426	3152	2367	896	6
Chorley	2980	33033	9398	2741	12328	13669	9882	12986	206	7
Eagley Bridge	800	15212	3465	545	2928	4290	9204	3870	120	8
Earlestown	2776	28004	1443	977	6803	13915	2719	9736	1232	9
Edgworth	500	10747	9304	396	1320	1715	3199	14974	132	10
Egerton	343	5458	1917	339	1040	968	..	6272	149	11
Farnworth and Kearsley ..	7087	110817	26933	10613	19399	41708	38014	61404	464	12
Heapey	281	4187	124	640	615	617	2200	2027	..	13
Hindley	1848	17054	1784	1185	4083	5456	..	13424	132	14
Hindsford	717	11223	795	454	3142	6225	3496	..	487	15
Horwich	3072	30548	4324	2106	7207	10626	6363	16014	1495	16
Hulton and Chequerbent ..	167	2879	558	423	767	392	1969	1130	42	17
Leigh	11885	190381	8517	10490	50123	87267	26537	58896	8713	18
Little Hulton	901	15298	3455	895	2696	7208	7258	4246	246	19
Little Lever	668	15031	2862	657	1269	2243	1973	14012	115	20
Park Lane	1335	20326	595	1683	726	10654	2338	4066	1688	21
Radcliffe and Pilkington ..	4460	81152	11107	5405	18169	21111	26993	87178	..	22
Ringley and Kearsley	621	8059	..	295	2826	3086	..	3359	..	23
Tyldesley	1570	22683	2871	2255	6220	8687	2920	12949	842	24
Walkden	2521	55668	9559	2437	11238	15158	22215	26051	..	25
Westhoughton & District..	d2	1000	..	104	592	6	..	734	..	26
„ Friendly	1147	20424	805	446	5088	4445	5771	8403	110	27
„ United	1250	29658	1652	1068	5090	6012	4859	19837	47	28
Wheaton	122	1552	421	255	250	668	..	1555	..	29
White Coppice	23	184	..	46	79	3	..	174	3	30
Whittle-le-Woods	239	3737	234	223	1309	614	..	3020	..	31
Wigan	7181	66717	3280	2194	20310	25987	4471	30003	2717	32
Withnell (Brinscall)	475	8298	1752	1062	1195	3262	4166	2979	341	33
	94354	1644774	155359	89006	273508	464485	623797	645396	20360	
Productive Society :—										
Bolton Cabinet Makers....	60	1459	1634	574	2877	219	..	307	478	34
Total	94414	1646233	156993	89670	276385	464704	623797	645703	20838	

No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonns on Wages.	Subscriptions.		
Distrib- utive.	Pro- ductive.	Distrib- utive.	Pro- ductive.						Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
		£	£	£	£	£	s. d.	£	£	£	£ s. d.
41	6	4	480	163	11957	1730	203	3 0	..	16	3 7 2
42	7	..	450	..	11311	2006	125	3 0	..	3	2 16 8
43	130	76	8521	4263	130882	30492	3976	2 11½	..	122	167 32 0 0
	2980	1512	165143	88656	3452353	542193	72914		2872	2289	481 3 4
44	..	46	..	2305	20808	917	563	0 4	33	18	16 3 13 4
45	..	30	..	2060	5722	166	136	..	..	8	.. 0 13 0
46	..	30	..	1086	2681	417	381	..	..	..	.. 0 5 0
	2980	1618	165143	89107	3481564	548693	73994	..	33	2898	2305 485 14 8
1	23	..	1270	..	23514	3868	313	3 0	..	25	22 5 14 2
2	2	..	203	..	5352	1079	120	4 0	..	..	.. 1 16 10
3	3	..	274	..	8563	1782	209	3 10	..	6	.. 2 17 4
4	22	5	1211	253	22451	3220	385	2 6	..	13	.. 3 15 0
5	711	276	51212	16043	889631	182670	23872	3 0	..	3710	842 80 0 0
6	14	5	1026	242	22991	2544	278	3 0	..	3 4	6 3 17 6
7	66	30	4313	1704	85057	13761	1211	3 0	..	193	29 10 0 0
8	20	7	1660	380	28090	4800	539	3 0	..	64	10 6 12 0
9	67	19	3338	1319	71274	10697	989	2 10	..	60	19 10 0 0
10	10	4	693	295	17361	3495	417	3 2	..	..	47 4 1 2
11	7	..	534	..	19027	2368	268	3 0½	..	..	17 ..
12	174	81	10944	4600	200053	35847	4390	3 0	..	149	190 20 0 0
13	6	..	391	..	10242	1958	198	3 10½	..	..	10 2 7 6
14	34	16	2177	652	51347	10912	737	3 0	..	85	65 14 18 4
15	31	3	1728	336	34251	5077	470	3 0	..	60	5 5 15 6
16	68	21	3826	1285	73710	12096	1167	2 10½	..	161	78 8 6 8
17	4	2	261	97	7449	1529	135	3 10	..	..	3 ..
18	335	126	21256	9445	475402	68751	6626	3 0	..	619	327 21 0 0
19	21	8	1506	524	32516	6078	630	3 3	..	54	43 7 6 0
20	14	..	910	..	22365	4100	601	3 0	..	20	6 5 10 0
21	37	24	2484	1069	57166	9211	915	2 11	..	83	3 10 0 0
22	110	49	6497	3679	150615	25405	3104	3 0	..	515	120 20 0 0
23	16	5	1092	414	21632	3157	325	2 10	..	..	22 5 0 0
24	66	20	3818	1254	70084	12185	880	3 0	..	130	28 8 6 8
25	90	37	5813	2280	101589	18832	2122	3 0	..	203	41 10 0 0
26	8	8	164	514	3429	735	50	3 6	..	..	.. ..
27	21	18	2040	805	43585	9990	880	3 4	..	20	40 8 6 8
28	32	14	1982	880	50918	10106	1286	3 4	..	23	32 8 6 8
29	2	..	148	..	3250	737	72	4 0	..	22	2 0 19 6
30	1	..	57	..	704	101	9	2 9½	..	..	.. ..
31	7	..	418	..	9473	1650	173	3 6	..	..	20 ..
32	215	46	10199	5010	192286	24665	2620	2 6	..	610	146 21 0 0
33	11	1	876	73	16882	3395	392	3 4½	..	5	6 4 1 8
	2243	825	144321	53153	2816259	496801	56383		6845	2198	309 19 2
34	..	37	..	2551	5137	117	72	..	..	..	.. 0 10 0
	2243	862	144321	55704	2821396	496918	56455	..	..	6845	2198 310 9 2

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
No. 3—CALDERDALE DIST. —									
Barkisland	104	1016	..	197	534	311	..	589	45
Blackshawhead	109	1233	50	202	277	175	..	1150	12
Brighouse	7260	154027	5744	7400	31074	41841	43247	80677	..
Copley	213	841	..	100	686	..	..	864	..
Cragg Vale	240	5069	771	288	1714	656	400	3888	188
Halifax Coal	1511	1139	128	617	59	227	474	420	1482
Industrial	11203	122389	15647	7054	46828	45240	21000	51717	..
Hebden Bridge Industrial	2838	67860	8625	4149	10945	16118	14871	45638	412
aHeptonstall	440	5753	150	677	1531	1546	508	3500	410
Holmfild	258	3201	667	65	918	1281	935	1317	..
Coal	306	538	25	..	115	563	..	63	..
Illingworth	207	2051	335	..	677	1156	..	844	..
Luddenden	472	6296	487	529	2000	1190	1649	2944	558
Luddendenfoot	598	10916	170	365	2065	3170	2508	5033	1212
Midgley	485	7438	..	646	1531	690	863	5920	349
Mytholmroyd	666	13737	445	506	2329	2125	4591	2877	191
Northoram Coal	60	56	..	17	7	32	..	9	149
Pecket Well	154	2228	547	275	513	502	1486	918	..
Ripponden	623	10273	927	284	2762	2840	931	6533	101
Siddal	287	3572	60	78	729	1540	845	1308	145
Sowerby Bridge Industrial	3845	52348	20615	462	11291	17119	22563	34778	..
Stainland & Holywell Green	797	18158	285	741	2302	5016	..	12697	366
Todmorden	4098	140035	420	7375	19741	32730	36635	73729	440
Bridge End ..	726	25947	..	174	2420	6632	9965	9609	132
Wainstalls	191	2904	..	318	928	1101	..	1629	258
Walsden	689	25926	..	1021	2621	2400	10575	12714	135
	38380	684951	55498	33540	146597	186201	174041	361360	5165
Productive Societies—									
Calderdale Clog Sundries									
Manufacturing(Walsden)	114	1691	598	525	472	1770	..	451	293
Halifax Flour	969	98306	899	1200	35099	31545	1200	18421	27682
Hebden Bridge Fustian ..	849	30133	400	12674	13380	12100	2700	12729	4714
Sowerby Bridge Flour	1738	91647	519	200	27943	42543	..	12065	21376
Total	42050	906728	57914	48139	223491	274159	177941	405026	59230
No. 4—CHESHIRE AND NORTH WALES DISTRICT—									
Bangor	240	550	43	50	366	11	..	302	90
Birkenhead	8076	49317	10737	2508	15779	30728	..	23917	1743
Bromboro' Pool	182	1117	..	32	965	..	..	347	..
Brymbo	388	1032	2051	490	1346	462	1526	288	295
Buckley	500	3716	3000	327	3927	3262	..	478	540
Cefn (Ruabon)	504	2120	652	549	1633	1229	..	566	593
Chester	4143	48782	3686	11055	17863	30916	5100	13121	684
Chirk Green	610	3189	120	624	1445	2393	838	389	..
Colwyn Bay	482	3824	128	587	1802	2141	250	894	104
Cynfal	45	205	478	76	358	159	..	213	112
Deiniolen	42	44	33	..	105	49	..	34	9
Eiff Workmen's	99	801	..	110	751	..	..	492	88
Ellesmere Port	1001	5512	5407	374	2847	4922	3146	1277	296
Employés' Provident (Port Sunlight)	713	3218	139	378	2865	471	..	1657	139
aEwloe Place	175	1557	..	63	1363	194	..	208	287
Ffynnon Groyw	136	1251	612	358	615	1696	..	138	49
Flint and Oakenholt	442	2171	431	355	1855	1335	..	340	240
Garston	1020	6646	1730	455	3400	6059	..	641	270
Hawarden	363	2932	640	273	1660	1862	403	256	142
Holyhead	833	1993	1943	171	2030	2287	..	799	..
Leeswood	144	826	1240	104	593	1080	516	161	268

; Coal.

		No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							Subscriptions.		
		Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Educational Purposes.	Charitable Purposes.	Co-operative Union.			
1	2	..	118	..	2828	393	39	3 1½	..	..	..	..	0 17 6			
2	2	..	91	..	2291	183	46	3 0	..	..	..	..	..
3	164	116	8971	6434	294577	59015	5644	3 7½	..	100	103	21 0 0				
4	2	..	131	..	4798	892	40	3 11	..	..	2	..	..	
5	4	1	309	47	8496	1235	234	3 9	..	..	3	2 0 4				
6	9	..	301	..	5120	722	5	3 4	..	..	5	..	..	
7	255	118	14588	6748	337031	54751	4452	2 11	..	215	81	44 4 8				
8	53	46	3575	2651	85823	14953	2353	3 0	..	313	71	11 14 9				
9	9	..	612	..	13158	1725	242	2 11½	..	..	2	3 14 4				
10	3	1	186	72	6517	1101	153	3 0	..	2	2	2 3 7				
11	1	..	94	..	1051	149	22	3 0	..	..	..	..	..
12	3	..	240	..	6655	589	112	3 0	..	..	2	1 15 0				
13	8	2	522	81	14674	2809	263	3 6	..	8	15	3 19 8				
14	10	3	534	206	18155	3894	540	4 0	..	7	5	4 16 0				
15	5	1	351	83	10686	2028	303	4 0	..	..	5	4 0 6				
16	10	9	667	405	19250	3550	459	3 2½	..	61	7	5 6 0				
17	..	..	5	..	254	7	2	1 6	..	..	..	..	..
18	2	..	125	..	4537	750	90	4 0	..	..	..	1 5 8				
19	15	3	889	261	23408	3842	502	3 7	..	..	9	5 2 2				
20	3	..	219	..	6706	1230	140	3 5	..	4	2	2 8 0				
21	66	34	4055	2702	114371	24096	2632	3 9	..	..	32	15 0 0				
22	12	6	804	343	24888	4283	696	3 0	..	27	25	6 13 4				
23	104	63	6668	4058	158288	28344	5435	3 1½	..	492	64	16 17 8				
24	14	4	894	201	25851	5123	970	3 6	..	84	24	6 0 6				
25	3	..	204	..	8086	1291	144	3 8	..	..	4	1 13 0				
26	14	2	887	126	26473	5303	971	3 6	..	119	24	5 12 2				
		773	409	46040	24418	1223972	222263	26489	..	1432	487	166 4 10				
27	..	18	..	941	3605	228	85	0 4½	22	..	..	0 18 6				
28	..	87	..	7999	408102	15731	4103	0 7	..	41	111	10 0 0				
29	..	300	..	15552	52374	4091	1479	0 9	559	19	30	10 0 0				
30	..	94	..	6791	358126	15009	3819	0 7	..	..	21	10 0 0				
		773	908	46040	55701	2046179	257922	35975	..	581	1492	649	197 3 4			
1	4	..	236	..	3197	279	19	1 8	3	..	4	2 13 4				
2	203	32	8955	2112	148160	18128	1993	2 0	160	368	59	12 12 0				
3	5	..	442	..	8367	1506	50	3 1	..	5	..	..	..
4	10	2	415	104	11708	1362	33	2 1	..	25	4	2 18 0				
5	14	6	677	469	26914	3423	186	2 8	..	..	10	3 15 0				
6	11	4	638	151	12548	2032	84	2 6	..	2	3	3 14 3				
7	168	23	7159	1883	92027	15899	2143	2 6½	..	120	23	8 8 0				
8	22	5	940	336	19525	2658	133	2 8	..	7	25	4 8 4				
9	8	1	475	100	9724	1214	131	2 0	..	..	3	3 6 8				
10	3	..	168	..	2850	119	10	1 1	12	..	3	..	..	
11	2	..	69	..	1458	121	2	1 6	..	..	..	0 6 2				
12	8	..	136	..	5462	1189	19	5 4	..	..	..	0 16 6				
13	26	16	1291	918	426242	2545	223	2 0	..	60	5	7 4 6				
14	94	..	2006	..	21071	2507	137	2 2	50	25	13	5 11 8				
15	5	..	287	..	7011	827	53	2 4½	..	..	3	1 8 4				
16	4	..	332	..	3660	362	50	1 6	..	..	..	1 3 4				
17	12	3	670	121	14526	1928	90	2 7	..	..	..	3 6 8				
18	25	7	1335	469	24631	2957	286	2 0	..	43	..	8 3 0				
19	9	..	580	..	12361	1527	101	2 5	..	..	15	2 19 6				
20	15	5	823	209	13936	1539	87	2 0	3	..	..	6 9 2				
21	3	..	210	..	4894	438	30	1 7½	..	1	1	1 2 6				

h 54 weeks' trade.

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Re-served Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
CHESHIRE AND NORTH WALES DISTRICT—Con.		£	£	£	£	£	£	£	£	
Liverpool (City of)	10081	52696	4354	5084	17093	42534	..	14121	..	23
" (Toxteth)	6757	56370	4240	790	15493	42294	494	6977	..	23
Llanberis	189	341	..	22	146	30	..	1004	336	24
Llandudno Junction	236	747	25	117	357	25	..	595	75	25
Llanrug	120	422	341	..	213	400	..	526	..	26
Mold Junction	250	1190	3	54	981	10	..	451	31	27
New York (Penmaennawr)	276	1074	1263	100	666	1416	..	448	209	28
Oswestry	937	4041	2049	34	2057	2811	1000	768	64	29
Pant-y-Fownog	105	527	110	10	305	..	450	97	100	30
Penyffordd	98	148	..	..	102	46	..	96	71	31
bPort Nant	11	12	..	56	52	..	16	..	..	32
Queen's Ferry	1420	10639	309	458	4765	6677	..	1511	190	33
Runcorn and Widnes	8496	109000	3594	6140	28612	45982	42763	30676	..	34
St. Helens	12845	51268	17105	24099	27019	49084	5358	34090	\$1117	35
St. Martin's	79	367	469	67	388	532	..	100	91	36
Sychtyn	74	351	420	..	199	465	200	50	102	37
Warrington	11459	81352	2102	15242	20576	57902	8618	29107	..	38
Whiston	645	3935	1787	517	2821	2776	..	1193	658	39
Wrexham	1275	6983	2058	676	2492	6287	1058	2045	582	40
Total	75186	522266	73299	72405	187925	350527	71736	170813	9575	
No. 5—DEWSBURY DISTRICT—										
bAltofts	344	1539	..	1118	842	..	1815	..	..	1
Batley	5430	137597	813	285	16677	47008	56966	26371	1033	2
Battleyford (Mirfield)	338	4995	787	305	958	1789	1694	2359	463	3
Beeston	170	2126	486	127	861	598	1303	348	118	4
Birstall	1975	30803	605	1412	4740	2920	10204	18068	70	5
Buttershaw	324	5748	255	137	1893	1855	559	3226	185	6
Chnrwell	504	6444	2244	490	1892	3664	3772	1426	2277	7
Cleckheaton	4770	76138	8640	6052	15781	20085	41387	24380	2767	8
Crigglestone	382	1253	1475	635	1150	1521	400	641	426	9
Dewsbury	12058	303498	1019	11942	39639	79966	58742	159378	1877	10
Drighlington	980	14656	..	50	3061	5771	2564	4611	..	11
Farnley	600	1236	..	450	1616	562	..	1194	..	12
Gomersal	988	14575	30	787	3499	6244	3500	3734	..	13
Grange Moor Friendly	171	2393	..	166	778	317	335	1622	233	14
" United	100	1728	79	127	523	14	1162	194	494	15
Heckmondwike	7827	177529	7094	4079	20266	23893	41047	117549	945	16
Hopton (Upper)	150	3255	451	134	593	600	..	3081	144	17
Horbury	1682	25529	2040	983	6358	9156	8197	6848	1103	18
Liversedge	814	4770	36	340	1757	1577	..	2610	217	19
Middlestown	751	7114	164	1932	2598	2481	1775	3867	1790	20
Mirfield Industrial	1655	26200	4575	1066	5513	6028	5045	19443	917	21
" Perseverance	763	7200	..	449	2911	1792	412	3939	355	22
Morley	6901	104349	853	3716	17626	37923	19521	41505	509	23
Ossett	3144	40610	200	715	10666	15124	..	18913	868	24
Ravensthorpe	500	7815	1115	422	1261	1741	3049	3962	152	25
Wakefield Borough	1918	13142	..	1469	3596	4313	3000	7144	523	26
" Industrial	5904	36044	16138	2915	16015	42806	1010	6582	1636	27
Wibsey Slack Side	428	9497	153	296	1831	2682	1383	5734	..	28
Special Society:— West Yorkshire Coal Federation (Dewsbury)	61571	1067783	49252	42549	178201	322455	268842	488669	16952	
	d30	11476	..	666	..	..	..	12297	8939	29
Productive Society:— Dewsbury Co-op. Laundry	d8	3215	2931	..	42	5050	..	110	320	30
Total	61609	1082474	52183	43215	178243	327505	268842	501076	21211	

d Societies.

† Drapery.

‡ Coals.

§ Hire Purchase.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
22	240	46	12045	3140	190518	21224	1816	1 10	..	487	45	17 0 0
23	211	29	9883	2055	134850	14801	2386	1 10	..	177	60	16 0 0
24	3	..	205	..	7998	1057	13	2 8	..	..	..	1 11 8
25	4	..	261	..	4637	484	33	2 0	..	..	..	1 15 0
26	2	..	158	..	3112	283	16	2 0	..	..	..	1 0 0
27	9	2	460	105	7921	742	41	2 2	..	4	4	2 2 10
28	6	2	370	90	8109	1002	47	2 2	..	..	..	..
29	20	4	970	259	15852	1382	150	1 8	..	14	11	7 12 8
30	3	..	158	..	4284	707	22	3 3	..	..	2	..
31	2	..	98	..	2050	39	3	1 0	..	..	..	0 16 8
32	..	..	..	..	593	11	..	..	..	..	..	..
33	38	7	2125	457	34761	5173	460	2 7	..	..	..	10 7 10
34	231	46	13915	3605	235608	38482	4150	2 10	..	399	126	30 0 0
35	273	95	16917	3435	353322	54600	2193	2 11	..	351	54	20 0 0
36	2	1	103	46	1577	87	17	1 1	..	..	1	0 16 8
37	2	..	85	..	2164	242	13	2 1	..	..	..	..
38	179	65	11330	3158	261193	45281	2900	3 2	..	406	108	15 0 0
39	17	3	935	280	21726	3542	138	3 0	..	9	17	5 8 8
40	31	7	1368	450	25317	3754	329	2 0	127	31	6	8 6 8
	1864	411	99170	23952	1786064	255453	20587	..	355	2534	605	218 5 7
1	..	..	..	..	15679	3479	..	..	..	..	..	..
2	94	60	6812	3017	162928	28370	5066	2 10 1/2	..	461	225	20 0 0
3	5	..	290	..	8334	1509	195	3 0 1/2	..	..	7	2 14 2
4	4	..	205	..	5080	725	79	2 9 1/2	..	3	..	1 4 0
5	34	13	2105	588	51206	9669	1005	3 3	..	109	64	10 0 0
6	8	1	699	84	12184	2017	235	3 0	..	..	12	2 14 8
7	11	1	838	84	16243	2738	223	3 1 1/2	..	15	8	4 2 2
8	111	51	4377	2695	156283	25971	2740	3 2	..	633	225	20 0 0
9	6	1	371	79	9072	1471	64	3 1	..	6	6	3 4 8
10	230	97	13735	5795	301977	59354	11895	3 0	..	934	190	40 0 0
11	16	4	1004	252	24485	3977	599	2 8 1/2	..	..	8	7 18 8
12	..	..	733	..	19770	3327	55	3 4 1/2	..	..	12	..
13	15	5	1044	150	27803	5079	588	3 1 1/2	..	..	25	8 1 5
14	2	..	240	..	6727	1218	96	3 8	..	2	7	1 8 8
15	2	..	114	..	3452	862	72	3 9	..	..	..	..
16	160	73	9220	4450	207057	36720	6488	3 2 1/2	..	697	519	30 0 0
17	1	1	138	62	5679	1186	136	3 8	..	..	2	..
18	38	11	2060	799	52057	9690	988	3 2	..	87	42	8 6 8
19	11	..	740	..	17473	3364	221	3 4	..	..	17	6 4 6
20	19	5	935	396	28887	6638	315	3 10 1/2	..	30	1	6 1 8
21	32	12	1784	878	47106	9245	1015	3 4	..	10	33	8 6 8
22	10	..	599	..	20556	4098	282	3 8	..	..	14	..
23	112	47	7035	3582	159075	27849	3395	3 0	..	469	162	20 0 0
24	47	15	3335	814	72323	13448	1812	3 1	..	..	177	8 6 8
25	6	..	431	..	11656	2327	363	3 4	..	..	3	4 3 4
26	28	..	1499	..	41510	7828	636	3 4	..	..	1	..
27	130	20	6300	1779	124227	17650	1336	2 6	..	195	43	15 0 0
28	12	..	607	..	13876	2363	366	3 3	..	..	..	3 10 11
	1144	417	67245	25504	1622705	292172	40265	..	..	3651	1803	231 8 10
29	..	..	77	..	33790	1565	545	0 6 1/2	..	..	..	0 5 0
	1144	417	67322	25504	1656495	293737	40810	..	..	3651	1803	231 13 10
30	..	48	..	1833	3620	150	..	..	..	..	..	0 5 0
	1144	465	67322	27337	1660115	293887	40810	..	..	3651	1803	231 18 10

NAME OF SOCIETY.	No. of Members	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
		£	£	£	£	£	£	£	£
No. 6—EAST YORKSHIRE DIS.									
Beverley	545	2467	261	421	1209	900	135	1070	180
Castleford and Allerton ..	4396	25847	4925	9253	9967	..	..	30059	..
Industrial	3168	19942	1990	2881	9836	12009	..	5833	3170
Driffield	340	3262	151	225	1521	1075	..	1254	280
Eserick	107	280	143	252	447	35	..	396	210
Hull	15905	84499	16854	4369	34749	64029	..	19400	5764
Kippax	720	3688	889	212	1990	2739	..	848	746
Market Weighton	349	1423	847	194	694	1000	..	374	200
Pocklington	168	498	..	5	529	3	..	105	137
Riceall	95	64	54	196	264	28	..	31	102
Ripon	757	3769	1515	312	1032	2412	1188	1572	42
Searborough	1358	4850	34	398	1811	1738	988	2471	154
Selby	661	5165	397	418	1771	2365	..	2457	289
Settrington	40	86	121	59	139	14	..	113	..
Tadcaster	673	5202	205	515	1264	2046	687	2987	295
Wetherby	565	3111	30	582	1433	152	..	2245	410
York	11100	118765	10347	2830	27485	61405	..	60771	..
	40997	282918	38204	22809	96140	151949	2998	131986	11979
Productive Societies:—									
Hull Brushmakers	42	76	..	5	100	30	..	2	10
General Builders	114	647	2301	..	230	96	..	2557	..
Printers	77	2007	2490	828	253	4634	..	248	563
Total	41230	285648	42995	23642	96723	156709	2998	134793	12552
No. 7—HUDDERSFIELD DIS. —									
Brookholes	360	4925	564	289	1406	1600	2068	1516	184
Central Working Men's (Golcar)	500	6746	1011	200	2596	3250	1407	1876	57
Close Hill	967	18665	267	2557	3131	911	12480	7442	792
Cowms, Lepton	175	1878	60	27	379	186	..	1837	111
Crosland Moor	988	16164	338	910	2777	3255	4713	9071	1199
Dogley Bar	183	2203	12	259	692	736	..	1361	188
Emley	410	3345	230	487	2887	984	..	1025	550
Flockton	275	2038	1265	578	1895	1205	826	756	876
Golcar	882	30210	2302	852	3185	5660	3498	25212	1318
Hepworth	637	8452	1231	630	3251	1864	625	6057	1941
Highburton	227	2559	..	232	743	449	..	2155	197
Hillhouse	2808	29224	..	750	5948	9390	4127	9259	1560
Hill Top (Paddock)	639	6847	250	616	1667	736	212	6416	1576
Hinchliffe Mill	907	7509	100	619	3252	2915	..	3155	941
Holmfirth Boot and Shoe ..	44	900	..	110	786	187	..	104	74
Honley	1199	22003	3502	1142	4631	5037	4925	11845	1232
Huddersfield Industrial ..	15356	200751	19979	8048	48810	103626	16800	80484	11614
Junction House (Slaithwaite) ..	343	2518	..	..	1173	695	..	1736	356
Kirkburton	300	3426	..	326	1112	390	1153	1631	270
Kirkheaton	298	7176	300	417	1068	1081	3682	2720	593
Lane Dyehouse (Huddersfield) ..	475	8097	135	357	2246	2015	3633	1956	165
Lepton Field	147	1622	..	105	563	526	..	1010	66
Town Bottom	120	503	254	192	387	16	..	620	..
Linthwaite	844	11686	2548	335	3053	2791	4318	5990	1153
Longwood	760	11397	1134	386	2569	2137	4600	5948	1420
Marsden Equitable	1040	17294	9389	445	4965	9404	5796	9432	1212
Meltham Industrial	1157	25246	3766	1754	5766	6413	5557	17605	1188
Mills Provident	185	2165	..	261	486	..	..	2183	356

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.		Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
			£	£	£	£	£	s. d.	£	£	£	£ s. d.	
1	12	..	737	..	11055	1097	114	1 7½	..	35	6	4 15 5	
2	..	..	..	..	128485	28818	..	..	..	..	..	..
3	68	25	3221	1305	90222	16997	910	3 3	..	160	48	21 0 0	
4	6	..	288	..	6309	486	163	1 5½	2	6	9	2 17 2	
5	2	..	127	..	4919	364	20	2 6	..	..	1	0 17 8
6	380	76	20747	3596	306346	29655	3816	1 8½	..	674	114	35 0 0	
7	21	3	1240	196	23094	3319	160	3 3	..	80	14	6 3 0	
8	9	..	385	..	6638	641	62	1 9	..	10	5	2 10 0	
9	3	..	181	..	2291	164	22	1 8	..	..	..	1 10 0
10	2	..	65	..	1181	21	3	1 0	..	..	..	..
11	9	..	526	..	9082	1057	116	1 11	..	12	1	6 4 6	
12	21	1	1187	63	21369	2573	163	2 4	..	55	8	9 15 0	
13	13	..	685	..	13522	1688	96	2 1	..	..	1	5 5 8
14	..	..	..	..	1341	58	..	..	..	..	..	..
15	13	2	600	122	16425	2621	201	2 6	..	40	14	5 19 11	
16	9	..	568	..	11711	1178	140	1 11½	..	..	18	4 10 1
17	248	115	13695	7328	248913	34522	5750	2 2½	1150	428	273	60 0 0	
			816	222	44252	12610	902903	125259	11736	1152	1500	512	166 8 5
18	..	3	..	138	370	..	..	..	..	..	..	0 7 0
19	..	..	..	..	2661	..	..	..	..	..	..	..
20	..	77	..	1708	3148	289	99	..	40	..	..	..
			816	302	44252	14456	909082	125548	11835	1192	1500	512	166 15 5
1	6	..	509	..	11891	1900	151	2 11	..	5	11	..	
2	11	..	559	..	13874	2566	307	3 6	..	..	4	..
3	15	..	1142	..	31306	6149	756	3 4	..	26	19	8 0 0	
4	2	..	164	..	5267	977	77	3 7	..	..	6	..
5	14	7	1014	436	32312	6158	570	3 3	..	29	20	8 3 2	
6	2	..	196	..	5421	995	90	3 5	..	..	..	1 9 8
7	10	..	584	..	15323	2284	162	3 0	..	..	..	3 6 8
8	7	..	491	..	12486	1872	79	3 7½	..	..	..	..
9	16	5	1200	254	32373	6594	1278	3 6	..	..	13	7 9 4
10	15	..	1023	..	29446	4175	297	3 2	..	10	8	5 6 2	
11	3	..	256	..	8983	1643	117	3 4	..	..	3	..
12	38	17	2580	1070	68271	11370	1142	3 1½	..	..	36	8 8 0
13	8	..	590	..	17918	3696	338	3 9	..	6	11	5 6 4	
14	19	..	1111	..	25933	3967	348	2 8	..	..	22	..
15	2	7	101	395	2227	202	36	1 3	..	..	..	0 10 0
16	24	10	1728	490	37300	5232	714	2 6	..	23	12	8 6 8	
17	261	241	18130	14374	465556	68813	7302	3 0	148	670	280	40 0 0	
18	7	..	393	..	9413	1998	123	4 6½	..	..	3	..
19	3	..	269	..	10894	1879	161	3 2	..	..	..	2 10 0
20	6	1	886	73	12179	1771	272	3 3½	..	..	2	..
21	12	..	761	..	13525	2418	330	3 0	..	5	8	3 18 10	
22	1	..	123	..	4842	670	70	2 8	..	..	2	1 3 4
23	2	..	121	..	4476	919	24	4 0	..	..	4	..
24	14	3	936	234	25517	4849	554	3 5½	..	7	10	6 19 0	
25	12	5	939	237	23367	3994	462	3 3	..	..	13	1 10 11
26	32	13	1660	591	41355	6053	691	3 1½	..	30	15	8 1 10	
27	27	7	1591	492	50263	9975	888	3 7	..	..	10	8 6 8
28	2	..	163	..	5636	1051	101	3 8	..	..	3	1 10 10

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
HUDDESFIELD DIST.—Con.										
Milnsbridge	1757	£ 1207	£ 150	£ 464	£ 3479	£ 3023	£ ..	£ 8063	£ 1568	29
Netherthong	260	1446	3094	237	1052	756	1542	2146	227	30
Nettleton	181	1166	389	177	456	1022	..	698	*82	31
Parkgate and Berry Brow..	912	18029	573	1322	3565	2938	8452	7995	*279	32
Scapgoat Hill (Golcar) ..	255	4628	1573	303	1169	1372	..	4631	318	33
Scarwood Coal.....	d8	40	1787	111	119	40	2105	1498	*1100	34
Scissett	912	6532	1247	1591	3218	4618	..	2365	790	35
Sneepridge	345	5337	..	307	1547	1839	1270	1816	825	36
Shelley	411	2893	50	322	1177	1358	..	1551	500	37
Shepley	461	3041	5104	167	1679	4271	..	3509	588	38
Skelmanthorpe	496	5956	125	400	1962	2795	721	1926	457	39
Slaithwaite	2698	44012	24394	4814	7532	15570	4854	55863	1508	40
South Cros'lnd & Netherton	550	9454	..	684	3098	2710	1542	4491	511	41
Wooldale	555	9053	1156	517	2271	2892	1927	4756	360	42
	41927	572343	88579	34800	143248	215063	102823	321705	22192	
Productive Societies:—										
Colne Vale Corn Millers ..	d56	15635	7551	1400	8070	10986	..	1213	7541	43
Colne Valley Co-op. Bakery	d6	1800	764	..	133	2045	..	69	307	44
Wm. Thomson and Sons..	404	12308	11931	2584	18205	1033	..	8114	10611	45
Total	42393	602086	107825	38284	169656	229077	102823	326101	40661	
No. 8—MACCLESFIELD, CREWE AND DISTRICT—										
Burslem	6205	26212	1246	2036	1692	20333	..	3257	853	1
Butt Lane	1564	12167	2243	972	7069	5186	..	5287	542	2
Congleton	3354	32660	8203	1623	6628	8606	2624	27506	2654	3
Crewe Friendly	10746	168652	12087	19091	43866	44684	63217	49191	22792	4
Disley	279	6136	553	531	594	1408	3014	2525	494	5
Dove Holes	385	3212	895	550	962	590	5	3054	699	6
Great Rocks	128	972	..	214	404	34	..	521	388	7
Hayfield	504	5181	886	662	1655	760	371	4387	447	8
Hazel Grove	1251	20556	481	1537	3561	6495	5105	8889	1291	9
Leek and Moorlands.....	2832	21639	3624	1679	7424	17776	1936	3715	1272	10
Macclesfield	5747	73567	31453	6537	16118	26876	32155	33574	4541	11
Malkins Bank	132	1417	..	143	282	..	..	1374	102	12
Peak Forest	68	861	..	426	380	8	..	373	656	13
Poynton and Worth	506	15955	..	574	2285	2698	1993	10228	679	14
Sandbach	2138	32382	2526	596	7567	12238	2892	14093	2252	15
Silverdale	3212	30804	224	4826	9474	7240	6123	14916	2153	16
Stockport	8404	108213	2734	3792	16619	35601	25862	48970	3385	17
Great Moor	407	4536	337	422	1261	1649	1101	1682	195	18
Styal	253	1488	..	152	802	243	..	472	331	19
Whitebough	88	746	2	3	247	245	..	220	168	20
Winnington, Northwich & District	3434	35634	16896	2617	12079	25786	14507	8155	528	21
Winsford	3021	29273	1637	2777	7458	15540	1606	10301	3071	22
bWoodley	493	5109	1770	126	1157	2664	..	3184	..	23
Youlgreave	570	3653	1424	..	2525	1324	159	3072	1472	24
	55721	641085	89221	51886	161109	237984	162670	258946	50905	
Productive Societies:—										
Leek Silk Twist Manufac'g	121	7630	8044	2188	3258	5810	..	3864	6638	25
Macclesfield Silk	284	8700	7020	773	5852	3649	..	4361	4854	26
Nantwich Boot and Shoe..	116	792	425	244	564	917	..	21	388	27
Total	56242	658207	104710	55091	170783	248360	162670	267192	62785	

d Societies.

* Hire System.

‡ Coal.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
						Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.			
Distrib- utive.	Pro- ductive.	Distrib- utive.	Pro- ductive.	Educa- tional Pur- poses.	Chari- table Pur- poses.					Co-operative Union.			
			£	£	£	£	£	s. d	£	£	£	£ s. d.	
29	22	6	1351	501	44904	7776	420	3 6	..	..	17	8 6 8	
30	5	..	366	..	9525	1272	59	2 11	..	..	4	2 1 8	
31	2	..	160	..	5024	893	55	3 6	..	..	3	..	
32	20	3	1499	168	31465	5340	700	3 1	..	25	14	7 6 0	
33	7	1	387	115	10159	1849	183	3 6½	..	..	3	2 1 4	
34	2	..	178	..	14184	2775	2	4 0	..	..	2	0 5 0	
35	15	..	684	..	24125	3400	304	2 9	..	..	4	..	
36	5	..	356	..	9618	1831	240	3 3	..	..	5	2 15 10	
37	5	..	967	..	13106	2511	142	3 10½	..	..	3	..	
38	8	..	481	..	15567	2454	62	2 9½	..	22	7	3 14 1	
39	9	..	564	..	15529	2075	227	3 2½	..	19	1	3 9 2	
40	50	54	3153	2973	115233	21125	1795	3 9	..	21	17	8 6 8	
41	11	9	864	857	21651	2800	491	3 0	..	13	4	4 10 5	
42	15	4	785	168	18908	2722	338	3 0	..	12	2	4 12 2	
747			393	49868	22928	1366352	222993	22458	..	158	916	601	177 16 5
43	..	35	..	2716	106138	4009	780	0 6½	..	72	..	3	1 1 0
44	..	6	..	471	3333	..	..	..	..	..	..	..	0 5 0
45	..	124	..	8601	46932	3963	577	1 0	..	842	15	35	8 3 8
747			558	49868	34716	1522755	230965	23815	..	1072	931	639	182 6 1
1	119	22	5223	1448	114506	13950	1060	1 10	..	..	184	44	19 7 0
2	41	9	2208	463	43812	5863	564	2 6	..	..	65	23	12 5 0
3	66	27	3904	1811	101313	18143	1437	3 4	..	..	243	104	12 12 0
4	231	164	15455	10492	343566	54896	5597	2 10½	..	..	17	325	42 0 0
5	7	..	379	..	10727	2018	236	3 4	..	..	43	8	2 4 2
6	4	..	293	..	8750	1313	111	2 8½	..	..	30	..	3 0 0
7	2	..	188	..	3204	314	43	1 9	..	..	..	..	0 19 4
8	9	1	549	99	12644	2512	203	3 4	..	..	18	26	4 4 4
9	26	8	1637	411	42819	8524	721	3 4	..	..	..	40	8 6 8
10	60	14	3338	863	62595	9208	920	2 6	..	..	36	21	8 6 8
11	132	90	7032	4378	185110	29290	2589	2 6	..	..	400	171	16 0 0
12	1	1	116	50	3931	750	65	3 9	..	..	..	1	..
13	2	..	112	..	2980	361	36	2 6	..	..	..	..	..
14	14	2	926	125	22940	4289	589	3 2	..	..	160	21	4 4 0
15	54	25	2700	1333	63848	11596	1336	3 2	..	..	195	115	..
16	56	10	2780	650	74146	14143	1251	3 0	..	..	308	81	15 17 3
17	173	22	10556	1656	243653	40425	3433	3 0	..	..	373	323	15 15 0
18	9	..	638	..	12939	2300	161	2 11	..	..	..	5	3 6 5
19	5	2	329	96	6280	846	69	2 6½	..	..	..	3	1 19 10
20	1	..	56	..	963	80	23	0 10½	..	..	..	..	..
21	122	28	5730	2026	92648	13156	1418	2 6	..	..	113	40	10 0 0
22	77	13	4076	779	85900	14936	1258	3 0	..	117	..	42	10 0 0
23	..	..	..	..	11767	1962	..	..	..	..	..	..	4 0 0
24	10	..	532	..	13772	1639	215	2 9	..	..	6	10	4 13 8
1221			438	68757	26680	1564903	252514	23335	..	117	2191	1403	199 1 4
25	..	106	..	6355	31786	1871	376	..	..	443	..	..	2 0 0
26	..	153	..	7752	23628	1066	435	..	..	..	5	..	2 7 4
27	..	31	..	970	3212	..	..	..	..	..	..	..	1 1 0
1221			728	63759	41757	1623529	255451	24146	..	560	2196	1403	204 9 8

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.	Owing to the Society for Goods.	
		£	£	£	£	£	£	£	
No. 9—MANCHESTER DIST.—									
Beswick	9697	82363	9979	5810	16012	41741	840	50421	1523
Blackley	5844	102438	1121	3257	19393	35633	21162	39030	1335
Broadbottom	303	1769	..	136	425	590	..	815	121
bChisworth	172	969	900	291	668	6	..	886	..
Clifton	476	11446	208	725	2412	4890	3536	2219	623
Compstall	2334	45576	10900	3641	8677	12915	17802	26973	856
Denton and Haughton	1465	29182	3983	1755	3360	9669	3150	20622	1523
Droydsden	6516	76604	6870	7398	20682	29027	23664	24979	712
Eccles	16463	297346	27508	7889	51322	108937	136965	63071	8016
Failsworth	9613	150972	14978	8128	27274	47449	59679	57767	244
Glossop Dale	3091	63358	6897	3941	5939	12385	11699	48116	1557
Hadfield	1606	38994	5783	1882	4070	5610	3730	85748	218
" & Hollingworth Coal	2405	1000	..	693	600	182	..	1390	196
Haughton Green	446	1809	1888	542	1256	822	1624	871	270
Hollingworth	799	13530	..	220	2285	2136	2573	7905	498
Hyde	3125	48140	3483	2227	12823	14513	12635	18009	1798
Manchester and Salford	15780	215100	9927	5871	37896	69515	86199	44621	4966
Middleton and Tonge	3660	78164	8650	6178	10904	19237	33455	34602	3067
Mossley	3229	72991	8013	5621	8482	8396	10132	68469	518
New Mills	2630	53944	2180	3153	7015	9650	24953	20396	2321
New Moston	550	4704	345	235	1011	2751	1176	1161	..
Pendleton	28037	387695	9887	15889	56165	115519	66015	208770	..
Prestwich	3867	69594	49590	1522	13000	32086	70163	9178	957
Rhodes	1104	21715	2552	593	3191	2028	10426	9777	857
Roe Green—Worsley	197	8154	1431	289	831	1115	3113	5361	57
Swinton—Chorley Road	729	8197	384	732	2303	3396	1822	2649	399
" Moorside	779	9209	2404	150	2539	3397	4186	2764	220
Whaley Bridge	1881	24174	6922	1316	4664	5975	10122	14390	1313
Whitefield and Unsworth	935	16466	2566	510	2215	4834	6645	6584	393
	128383	1935513	198744	90054	326914	604404	627466	826774	33453
Productive Societies:—									
Co-op. Sundries Manufac- turing (Droydsden)	511	19994	6798	6979	9456	14755	..	8750	4697
Eccles Manufacturing	224	12666	7275	2606	9713	8712	..	5833	..
Hyde Co-op. Laundry	7	2828	800	..	183	4097	..	210	28
Manchester—Newspaper	332	11516	5596	816	707	10556	..	5149	2746
" Printing	727	22224	9555	5153	8250	18152	..	7384	15313
Total	131134	2034741	228768	105608	355223	660676	627466	854100	56237
No. 10—NORTH-EAST LANCA- SHIRE DISTRICT—									
Accrington and Clunreh	9070	263756	66786	4404	39122	44907	162767	99760	1506
" Provident	697	4645	506	192	3684	7240	370	11	..
Barnoldswick	1437	19480	5047	1133	6978	11796	9260	2925	359
Barrowford Industrial	496	4747	1904	471	1646	2843	1324	1941	121
Billington and Whalley	551	11406	2070	1266	2191	3018	3523	7176	360
Blackburn—Daisyfield	4121	84168	6127	2186	14435	31296	37282	14717	2255
" Excelsior	258	1933	..	298	554	533	1158	119	..
" Grimshaw Park	3168	37758	250	1985	6510	16913	11975	8182	..
" Industrial	3833	35511	10334	2605	12660	31751	20715	3382	1725
" Livesey	481	4918	..	334	1326	1657	1600	1331	429
Brierfield	1302	19411	10893	797	6964	10382	9367	6199	63
Burnley	14999	173800	56191	5930	64432	103303	64726	26246	2019
Clayton-le-Moors	2147	44556	32502	2350	5864	5630	57140	12410	..
Clitheroe	1396	12169	3530	1459	4513	6128	174	8461	449
Colne	5141	76489	11029	2032	22793	45942	19953	13988	741
Darwen Industrial	7445	276703	11419	17455	17149	51415	154704	90100	115
" Provident	1896	13405	13536	290	4948	15897	5808	2332	85
Earby	897	11063	850	1048	3021	3531	561	8361	106

* Hire Purchase.

† Coals.

	No. of Employees on Dec. Stat.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	In-terest on Share Capital	Average Divi-dend per £.	Bonu-s on Wages.	Subscriptions.		
										Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union.
			£	£	£	£	s. d.	£	£	£	£	s. d.
1	195	25	12019	1782	224277	36807	3500	2 9	304	300	124	13 10 0
2	152	40	9258	2538	153809	24425	3711	2 6	505	397	112	12 12 0
3	3	..	208	..	2218	160	40	1 4	..	..	..	..
4	..	..	..	..	5019	613	..	..	..	..	..	..
5	12	5	819	327	19188	3346	543	3 0	..	..	13	3 17 2
6	50	28	3239	2103	91875	18774	1717	3 6	..	169	91	8 6 8
7	41	3	2688	257	56260	9532	1139	3 0	..	20	53	8 6 8
8	141	32	8167	1865	177521	28862	2961	2 10	..	365	54	27 9 8
9	448	135	28491	8594	494784	86013	12260	2 11	..	1848	306	66 19 2
10	238	60	12540	10681	257417	42941	5289	2 11	..	920	164	35 10 0
11	70	15	4608	935	101081	17881	2328	3 0	..	223	59	10 0 0
12	33	14	2701	886	55018	9498	1382	3 0	..	20	53	8 6 8
13	6	..	387	..	11680	2363	50	4 0	..	..	..	..
14	12	4	792	150	12521	2196	65	4 10	..	..	5	3 15 6
15	18	9	1602	325	26206	4070	530	3 0	..	68	19	6 12 0
16	60	28	4563	1948	85092	12890	1646	3 0	..	322	95	12 12 0
17	494	71	24974	5004	350827	47058	8222	2 3	263	498	182	52 0 0
18	94	48	6277	3682	134492	28692	2692	3 0	..	160	85	11 18 4
19	68	18	5151	940	103115	18633	2717	3 0	..	342	178	15 0 0
20	61	8	3238	678	70845	13931	1723	3 4	..	180	70	8 6 8
21	11	1	707	122	14304	2354	164	3 0	..	55	2	4 2 10
22	690	150	35332	10322	735437	123124	15953	3 0	..	84	519	115 17 7
23	89	31	4407	2710	102220	16406	2670	3 0	..	341	26	15 0 0
24	16	4	1629	..	31427	4897	867	2 11	..	14	11	8 6 8
25	4	3	285	210	7714	1508	812	3 0	..	30	10	1 12 6
26	15	4	938	169	18447	3830	839	3 4	..	..	1	3 11 2
27	18	4	1074	322	19934	4462	352	3 0	..	..	13	6 2 10
28	46	10	2886	608	60488	10251	949	3 0	..	231	39	8 6 8
29	17	..	1119	..	23594	3953	659	3 0	..	..	20	..
	3102	750	180099	57158	3446810	579470	74782	..	1072	6487	2304	467 17 9
30	..	150	..	9168	78701	5537	1465	0 6	170	15	48	4 0 10
31	..	101	..	5893	26362	1325	664	..	..	..	17	1 17 4
32	..	40	..	1425	3352	420	36	..	..	..	..	0 5 0
33	..	51	..	6610	24009	827	576	..	..	15	28	15 0 0
34	..	495	..	34936	98157	8829	1670	0 6	775	..	149	10 0 0
	3102	1587	180099	115180	3677391	596408	79193	..	2417	6517	2546	499 0 11
1	195	142	11483	10857	300602	53272	10463	2 10	..	642	152	37 16 0
2	17	1	975	52	17475	2620	243	2 9	..	..	16	5 8 4
3	29	17	1530	1434	51786	8149	825	3 0	..	77	14	8 6 8
4	7	6	512	330	13336	2733	182	3 0	..	51	9	3 16 10
5	12	4	829	215	19441	3704	406	3 0	..	30	22	4 8 4
6	99	52	6739	4402	130528	29047	3661	4 0	..	33	147	10 0 0
7	3	..	355	..	9040	2193	79	4 7	..	..	6	..
8	67	44	4480	1888	92486	12060	1666	2 2	..	..	56	8 6 8
9	105	33	6210	1281	111521	17395	2501	2 8	..	..	130	10 0 0
10	10	..	670	..	15933	3726	236	4 0	..	..	4	3 18 8
11	27	24	2154	1422	44841	6454	725	2 9	..	138	11	8 6 8
12	321	264	17303	14572	415558	60301	6286	2 11	..	1457	177	56 4 6
13	37	22	2261	1476	62211	11588	1776	3 0	..	236	28	17 9 4
14	28	8	1745	454	40088	6726	438	3 0	..	90	30	8 6 8
15	148	91	8823	6000	183809	28218	2852	2 10	..	321	70	21 0 0
16	162	141	10451	6799	255260	65505	9591	3 0	604	591	253	31 5 0
17	28	15	1870	880	35100	5210	210	2 9	61	30	20	..
18	18	9	1054	598	27655	5129	433	3 3	..	..	5	7 4 7

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
NORTH - EAST LANCASHIRE DISTRICT—Con.									
Great Harwood	3285	66010	15671	3225	16458	28777	35905	10078	1951
Higham	158	1824	962	91	434	402	..	210	..
bHoddlesden	245	6379	2130	1114	2091	1680	..	5852	..
bLower Darwen Conserv'tive Fore Street	180	3846	655	346	877	1200	..	3270	..
bLow Moor—Nelson Street	277	5562	3734	200	1172	5138	..	3633	..
Union Street.. ..	212	1874	841	218	835	..	..	2098	..
Nelson.....	120	955	..	131	605	..	..	822	151
Oswaldtwistle	8441	135540	19606	6545	34685	46982	70811	24086	2021
Padiham.....	1656	43606	7250	1279	3710	6747	33070	10585	795
Rishton.....	2700	16632	8090	970	6339	12610	6181	2785	530
Sabden Industrial	1320	25062	14003	956	3430	9252	19763	10010	194
Salterforth.....	338	4677	1244	595	1236	579	..	9321	..
Trawden.....	71	1000	25	108	462	449	232	205	29
Wheatley Lane	348	2438	1695	325	916	1321	525	1986	113
Winewall	148	2864	100	168	573	780	1129	979	50
	275	3436	28	388	1200	1564	211	1287	71
	79012	1417623	314898	62894	293573	514662	730184	390898	16238
Productive Societies:—									
bBurnleySelf-HelpManufac. ..	314	8728	21115	922	14417	13998	..	130	5161
bNelson	79	2115	4057	3098	2945	4426	..	1899	..
North - East Lancashire Laundries Association ..	13	4509	500	..	76	5656	..	398	8
Total	79418	1432975	340570	66914	311011	538743	730184	893325	21402
No. 11—NORTH LANCASHIRE DISTRICT—									
Bamber Bridge	629	5955	6388	72	3524	4930	3455	1221	826
Bentham	243	3668	..	30	1344	1810	12	820	269
Blackpool	8077	121552	5695	2731	24221	48148	6533	57523	1356
bFleetwood	2982	26411	3708	1019	8419	12452	3967	9271	..
Pylde—Kirkham	778	17074	4053	2098	3736	4455	1494	14450	868
Gregson's Lane	105	2355	..	315	576	1089	..	1030	108
Higher Walton	186	2050	..	150	535	..	..	2125	..
Lancaster and Skerton....	11232	154713	5768	8012	27017	54844	50356	46670	1470
Leyland and Farington ..	1592	26360	3651	1081	6585	8230	8397	9941	..
Longridge	1278	22362	2132	904	5186	5892	5902	10462	531
Preston	21123	236518	29917	18935	45467	74143	125773	62963	1478
Ribchester	199	2861	272	10	902	512	896	1242	78
Skelmersdale	1232	7934	..	914	3070	2514	..	4532	*27
Southport	1457	11607	3855	775	4750	8585	1859	3993	1421
Walmer Bridge	299	2050	351	240	530	1524	250	649	..
	51412	643470	65790	37284	135892	229128	208894	226901	7432
Productive Society:—									
Blackpool Union Printers..	142	1050	1279	169	352	1367	..	254	923
Total	51554	644520	67069	37453	136244	230495	208894	227155	8355
No. 12—N. LONSDALE DIST.—									
Ambleside	344	2219	117	188	1069	1466	..	390	326
Barrow-in-Furness	10475	134420	2132	7535	3835	949965	8838	61024	553
Broughton-in-Furness	185	1584	353	153	211	376	1178	360	88
Carnforth	1764	26273	1698	1103	6413	10526	6724	6338	1141
Coniston.....	226	2401	487	..	741	1183	..	332	549

* Hire Purchase.

§ Productive Departments.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Pro-ductive.	Distributive.	Pro-ductive.		Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonns on Wages.	Subscriptions.		
										Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
19	84	86	5147	5475	142413	25033	2743	3 0	..	180	62	8 6 8
20	2	..	151	..	4316	626	60	2 11½	..	..	..	1 6 0
21	..	..	..	..	15376	2264	..	..	..	..	..	..
22	..	..	..	..	6600	1108	..	..	..	..	..	..
23	3	..	236	..	8495	1283	219	3 6	..	..	..	2 5 2
24	..	..	..	..	7497	1547	..	..	..	..	..	1 14 8
25	2	..	155	..	4003	902	45	4 6	..	..	1	..
26	195	217	12043	13056	276162	41768	5044	2 10	..	915	140	25 4 0
27	32	25	2318	1634	54284	10318	1952	3 0	..	125	69	8 6 8
28	57	14	3048	1963	68131	10043	650	2 9	..	235	30	8 6 8
29	37	15	2213	1201	52094	9233	928	3 0	..	87	68	8 8 0
30	5	..	384	..	10420	1892	172	3 4	..	10	12	2 15 0
31	1	..	99	..	2293	476	48	3 9	..	..	3	0 10 10
32	6	..	472	..	10446	1532	94	3 0	..	7	6	2 17 6
33	3	..	214	..	4916	722	119	2 10	..	..	..	1 5 0
34	5	2	384	132	8045	1438	140	2 10	..	16	..	2 0 0
	1745	1232	106308	76121	2505881	434215	54787		665	5371	1541	315 4 5
35	..	216	..	10514	89487	403	..	..	..	..	..	2 13 0
36	..	..	..	..	36654	..	..	..	..	..	..	..
37	..	66	..	2342	5851	1426	112	..	..	..	1	0 5 0
	1745	1514	106308	88977	2631873	436044	54899	..	665	5371	1542	318 2 5
1	20	2	1223	124	22676	3210	210	2 6	..	24	4	5 15 0
2	5	..	260	..	7291	818	165	2 7	..	..	..	1 19 8
3	163	131	9173	7673	173907	21693	4220	2 0	..	217	45	20 16 8
4	61	20	3182	1610	75580	10909	971	2 7	..	253	50	12 10 0
5	21	3	1446	215	28410	5178	802	3 1	..	65	6	6 8 8
6	3	..	234	..	6112	1304	125	3 6½	2	..	1	0 16 8
7	3	..	228	..	8260	1843	95	4 3	..	..	6	1 11 0
8	156	78	8983	4978	194722	32327	5622	2 9	..	500	103	48 0 0
9	32	14	2096	868	42415	7551	1000	3 1	..	20	14	9 0 0
10	29	18	1740	1185	35368	4964	839	2 6	..	111	33	8 6 8
11	308	231	19453	11905	451837	81310	8972	3 0	..	1318	179	64 0 0
12	3	1	177	78	5571	923	121	3 0	..	..	..	1 12 6
13	17	4	1083	212	26843	3822	379	2 6	..	32	5	8 15 0
14	45	5	2325	245	36815	4200	500	2 0	..	34	..	8 17 6
15	5	..	310	..	6634	1115	96	3 0	..	..	..	2 10 0
	871	507	51868	29093	1122441	181167	24117	..	2	2574	446	200 19 4
16	..	21	..	1423	3133	154	52	..	..	..	..	1 2 6
	871	528	51868	30516	1125574	181321	24169	..	2	2574	446	202 1 10
1	8	..	434	..	8608	1089	100	2 3	..	..	..	0 15 0
2	240	75	17706	4328	304296	50019	6419	2 10½	..	..	185	26 0 0
3	2	..	129	..	2437	436	74	3 0	..	..	..	..
4	47	9	2714	443	47456	6830	929	2 8½	..	72	28	10 0 0
5	3	..	194	..	4940	297	110	0 10	..	..	..	1 18 4

NAME OF SOCIETY	No. of Members	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
NORTH LONSDALE DIST.—Con.		£	£	£	£	£	£	£	£
Dalton-in-Furness	2450	37490	135	654	10386	11856	6569	12083	969
Hawkshead	315	2146	51	220	1133	109	520	409	592
Kendal	2507	16433	4601	1043	6165	12960	1564	2175	750
Kirkby-in-Furness	425	8799	609	296	1988	653	4784	2613	276
Langdale	283	4051	211	192	1047	1079	..	2503	475
Leven Valley	200	2669	9	101	943	1106	653	164	254
Lower Holker	215	2154	..	115	1303	273	..	767	224
Millom	1769	32696	300	2946	11584	6340	4561	13674	1915
Sedbergh (New)	120	395	90	53	213	7	..	240	117
Swarthmoor and Ulverston	2168	38096	123	1406	7409	13698	7817	12224	1427
Supply Association:— Furness and South Cum- berland	23446	311766	10918	16005	88964	111617	43208	115296	9656
Productive Society:— Barrow-in-Furness Print- ing and Publishing....	243	1860	..	834	1239	114	188	1016	2033
Total	23689	313626	10918	16839	90203	111729	43396	116312	11689
No. 13—OLDHAM DISTRICT—									
Ashton-under-Lyne	5565	120978	6707	12568	19870	26803	56966	47206	387
Crompton (Shaw)	2560	29064	9959	691	8278	22176	7263	6615	..
Delph	793	19631	1169	145	2013	1355	6542	11552	597
Diggle	261	6804	2993	413	1509	1352	3864	3990	213
Dobeross	111	610	90	19	434	..	..	423	127
Grasscroft	350	5137	2778	285	1541	2141	1550	3055	501
Greenfield	726	22288	9150	672	1673	1741	19053	10588	134
Higher Hurst	1284	14451	11208	1622	4405	8356	5879	11602	141
Hurst Brook	770	5976	4970	1492	2160	6217	973	4555	..
Junction—Delph	256	2454	50	180	993	659	125	1230	353
Lees	993	12408	872	..	5088	5699	1704	1681	..
Oldham Equitable	12662	236597	51749	23514	33781	70958	88316	135357	5287
„ Industrial	16783	222519	32877	22773	52711	45442	154900	51867	..
Royston	2132	30149	7938	315	7116	13760	17685	3925	*161
Stalybridge	4030	64638	4337	1261	10769	12818	13658	39802	..
Uppermill	1240	24754	1490	1583	2952	1471	2744	22670	596
Waterloo	837	18122	3904	1228	3724	5746	5108	10490	..
Productive Society:— Delph Woollen Manufac'g.	78	1457	455	15	1543	396	..	84	189
Total	51431	838037	152696	68776	160560	227090	386330	366592	368
No. 14—ROCHDALE DISTRICT—									
Bagtslate	670	11550	52	243	1378	4009	2615	4257	..
Brooksbottoms	185	2477	2161	260	798	240	..	3973	286
Bury	13213	303168	4221	24920	39310	43202	82561	194618	759
Firgrove	138	1261	106	118	284	902	..	968	118
Healey	412	5890	846	1792	838	579	..	7680	186
Heywood	4702	75931	972	8375	15956	19743	24794	31563	596
Lane Bottom	79	758	..	188	438	32	535	115	50
Littleborough	2286	42048	1355	1618	5888	9469	11643	21762	553
Millgate	270	2089	185	504	674	1330	..	740	454

* Hire Purchase.

‡ Coal.

§ Productive Department.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	s. d.	£	£	£	£ s. d.	
6	56	26	3421	1162	63845	8385	1593	2 6	..	..	39	10 0 0
7	8	..	391	..	6327	505	90	2 0	..	..	..	2 10 0
8	45	7	3073	400	50952	6185	710	1 11	..	..	53	10 0 0
9	6	4	505	109	11802	1797	261	2 11½	..	26	12	3 10 8
10	6	1	295	28	7272	1106	154	2 8	..	..	..	2 4 0
11	2	..	228	..	4909	643	97	2 8	..	..	..	1 13 4
12	3	..	234	..	5146	646	82	2 7	..	..	3	1 15 10
13	41	29	2482	1149	51933	8007	1443	2 7	..	28	40	10 10 0
14	2	..	122	..	1753	146	18	1 6	..	..	..	1 0 0
15	52	32	3259	1767	63371	10184	1319	2 9½	..	87	10	10 0 0
	521	183	35187	9386	635047	96275	13399	..	4	213	370	91 17 2
16	5	..	375	..	15312	585	75	1 0	..	..	..	..
	526	183	35562	9386	650359	96860	13474	..	4	213	370	91 17 2
17	..	..	..	..	..	..	..	..	..	..	..	..
	526	183	35562	9386	650359	96860	13474	..	4	213	370	91 17 2
1	157	65	8439	5010	195824	33169	4731	3 4	..	421	137	40 0 0
2	71	13	4168	816	79085	13503	1069	3 0	..	156	26	11 0 0
3	16	7	777	510	22202	3881	691	3 0	..	47	13	6 8 0
4	7	..	510	..	11459	1974	276	3 0	..	6	18	2 4 4
5	1	..	120	..	3945	205	30	3 0	..	..	1	..
6	8	..	495	..	11165	1698	201	3 0	..	3	12	2 16 10
7	15	..	1005	..	23254	4776	783	3 2½	..	39	31	5 17 0
8	34	3	1919	273	49261	9193	668	3 4	..	104	28	10 19 10
9	18	..	1159	..	27463	4670	304	3 6	..	23	16	6 5 0
10	6	..	379	..	12210	1794	92	3 0	..	8	10	2 2 8
11	14	..	932	..	19223	3319	476	3 0	..	52	2	8 5 2
12	227	104	14140	5635	319404	56956	8326	3 0	..	1428	151	53 3 3
13	387	181	25046	8359	563196	95340	8379	3 0	..	2364	454	73 3 1
14	49	10	3431	676	70116	11119	1180	3 0	..	292	60	10 0 0
15	83	43	5792	1619	133527	22990	2872	3 0	..	60	103	10 0 0
16	21	1	1566	90	41160	7792	922	3 3¼	..	20	23	10 1 8
17	27	4	1624	252	32815	5194	805	3 0	..	40	43	6 16 10
	1141	431	71502	23210	1615309	277573	31805	..	..	5063	1128	259 3 8
18	..	10	..	376	1996	41	..	..	..	..	..	0 13 6
	1141	441	71502	23616	1617305	277614	31805	..	..	5063	1128	259 17 2
1	8	..	621	..	13200	2823	439	3 6	..	..	2	..
2	3	2	209	149	6402	1217	94	3 4	..	..	18	1 9 2
3	254	130	15267	8452	374150	62786	10897	3 3¼	..	1507	258	40 0 0
4	2	..	131	..	3780	603	48	3 1½	..	..	2	1 3 4
5	4	..	388	..	12893	2823	231	4 0	..	15	..	..
6	92	43	7365	2333	150434	24201	2432	3 0	..	323	250	19 7 6
7	2	..	126	..	2803	572	88	4 0	..	..	2	0 13 4
8	53	20	4736	1575	80027	12964	1488	3 0	..	..	42	8 6 8
9	4	3	304	223	9088	1605	86	3 4	..	20	1	..

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, including any Overdraft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Property.	All other Investments.		
ROCHDALE DISTRICT—Con.										
Milnrow	296	£ 3740	£ 930	£ 79	£ 791	£ 2483	£ ..	£ 1876	£ ..	10
" Conservative	812	6247	330	282	3250	640	1129	3201	..	11
New Hey Industrial	444	2154	1336	105	1808	1794	..	652	..	12
Rochdale Equit. Pioneers	18924	368122	5725	11074	48941	56873	68698	229565	1214	13
" Provident	12342	187930	8664	16996	23264	24111	48027	180595	..	14
Shawforth	274	2100	591	747	998	1336	..	1243	279	15
Small Bridge Conservative	250	4731	..	344	488	378	..	4642	12	16
Smithy Bridge	187	5124	606	162	457	688	2849	2328	54	17
Summersett & Br'ksb'tt's	183	2981	1806	248	879	922	1410	1927	282	18
Tottington Equitable	320	6075	580	1396	99	..	1813	7220	..	19
" Industrial	1216	26878	3413	1586	2995	6826	3486	19856	293	20
Turn	85	1489	..	64	195	..	..	1513	4	21
Wardle	194	4492	829	454	418	4386	..	1282	13	22
Whitworth	830	12012	453	587	3082	4008	2454	4724	..	23
Woolfold	647	10745	..	752	1759	844	6568	3411	..	24
Total	58959	1089992	35161	72894	154988	184795	257472	679111	4953	
No. 15—ROSSENDALE DIST.—										
Bacup	3368	82396	11708	7017	10024	10082	11612	70078	4973	1
bCawl Terrace	833	11189	1645	971	2249	1749	..	9807	..	2
Crawshawbooth	726	29285	41	965	3578	2333	700	24439	954	3
Edenfield	316	10861	616	203	756	813	2128	8408	45	4
Haslingden	2817	44782	24913	4302	8627	11181	36851	21726	461	5
Helmshore	403	9426	1721	510	1916	2473	4656	3153	97	6
Love Clough	339	9544	913	721	1904	861	2855	5911	436	7
Lumb	123	860	200	5	558	382	..	266	124	8
Ramsbottom Industrial	2559	59511	18756	5090	10608	8990	33143	34885	105	9
Rawtenstall Conservative	1177	7741	5275	612	2859	5911	4497	1341	805	10
Stacksteads	558	2916	3246	334	2241	2601	657	855	659	11
Tunstead	358	3446	627	..	1250	1453	..	1241	575	12
Water Peace and Safety ..	202	2587	418	227	853	460	..	2010	100	13
Waterfoot	520	5633	3847	..	2278	6009	..	1370	327	14
Whitewell Bottom	350	3843	133	357	1516	1556	..	1273	371	15
Total	14649	284017	74059	21314	51217	56804	96599	186758	10032	
No. 16—SOUTH YORKSHIRE DISTRICT—										
Bakewell	531	1466	49	11	1147	90	..	617	257	1
Barnsley	34266	527086	5586	10943	103386	161363	134478	226978	5991	2
Brightside and Carbrook (Sheffield)	25315	248634	10123	15493	64269	78898	46013	134359	5561	3
Chesterfield Provident	2808	14115	11187	1022	8607	9294	6237	3834	1153	4
Clown	1190	13420	3774	838	4275	3529	10041	1730	157	5
Conisbro'	362	1293	..	553	1925	12	..	1112	71	6
Denaby Main	768	20344	501	4859	3525	1994	7708	15046	529	7
Doncaster	12964	125198	4428	7888	37664	68494	16926	25824	2425	8
Eckington	329	1662	..	244	639	1286	..	449	196	9
Goole	2599	14869	..	2771	5650	5973	..	7850	273	10
Handsworth Woodhouse ..	1242	11786	913	2320	7027	6020	1574	1814	774	11
Hasland	795	4455	1163	301	2433	2920	..	1282	414	12
Heath and Williamthorpe ..	387	2598	352	619	1672	1344	473	860	565	13
Killamarsh	621	7598	594	867	2152	2210	1452	3679	462	14
Kilnhurst	736	11799	1616	1431	3087	1464	3374	8054	..	15
Masbro'	8958	131081	4519	7926	27346	58591	31996	36070	8082	16

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distributive.	Pro-ductive.	Distributive.	Pro-ductive.	Net Profit.		In-terest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
									Educa-tional Pur-pose.	Chari-table Pur-pose.	Co operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
10	4	..	281	..	7918	1175	142	4 0	..	..	2	2 10 0
11	9	..	622	..	27293	4608	254	4 0	..	..	31	..
12	10	..	732	..	16536	2511	82	4 0	..	..	7	3 14 0
13	292	118	17929	8473	391842	69979	13635	3 0	..	673	678	76 3 6
14	170	58	11923	3749	234473	46782	6737	3 5	..	..	121	..
15	4	..	257	..	7040	1317	84	3 4	..	..	3	2 4 4
16	..	..	194	..	6490	1463	162	..	..	..	2	..
17	2	..	192	..	5813	1159	208	3 6	..	..	..	1 11 0
18	4	1	306	102	7250	1216	123	3 4	..	..	2	1 10 6
19	3	..	219	..	9421	2003	201	3 6	..	..	2	2 10 2
20	20	7	1352	402	30192	5540	1045	3 2	16	101	5	..
21	2	..	119	..	2932	537	57	3 6	..	..	..	0 14 6
22	2	..	157	..	5034	1041	168	3 10 1/2	..	..	..	2 0 0
23	14	9	1069	573	19434	4253	463	3 3 1/2	..	52	26	6 16 8
24	10	..	762	..	18307	3355	421	3 4	..	73	16	5 6 0
	968	391	65261	26031	1442752	256533	39585	..	16	2763	1470	176 0 8
1	60	45	4250	2662	103239	18574	3002	3 4	..	307	158	12 10 0
2	..	..	..	..	22028	2569	..	..	..	..	..	..
3	12	10	838	400	26576	6453	1105	4 0	..	..	10	6 0 0
4	5	6	297	269	9377	1825	450	3 0	..	..	7	2 10 8
5	45	41	2923	2334	77279	13371	1804	3 0	..	289	43	12 10 0
6	6	..	411	..	12621	2538	333	3 6	..	..	6	3 5 8
7	6	..	442	..	11900	2751	351	4 0	..	38	7	2 16 2
8	2	..	169	..	4179	578	41	2 0	..	..	..	1 0 8
9	67	33	3478	1788	77446	13680	1845	3 0	..	221	57	10 0 0
10	17	5	1183	281	25592	4707	329	3 3	..	6	16	..
11	9	2	621	139	11818	1793	121	3 2	..	..	5	4 7 0
12	7	..	469	..	9227	1764	132	3 8	..	3	..	..
13	2	1	203	76	7271	902	128	2 1 1/2	..	..	..	1 12 8
14	9	2	679	141	14988	1440	229	1 8	..	..	4	4 15 0
15	6	1	457	114	12368	1408	189	1 8	..	3	7	2 16 8
	253	146	16420	8204	425909	74353	10059	..	..	867	320	64 4 6
1	10	..	460	..	7582	330	60	0 10	..	..	..	4 8 2
2	623	274	44087	17341	1064827	165136	25061	2 9 1/2	..	1408	452	70 10 0
3	570	201	34777	7851	619550	84063	11320	2 6	..	400	344	55 0 0
4	49	3	2762	244	59689	4575	582	1 5 1/2	..	112	20	10 0 0
5	25	6	1708	214	38797	5141	619	2 3 1/2	49	65	20	9 10 0
6	6	..	942	..	7587	1224	56	3 0	..	..	5	..
7	21	..	1349	..	35374	9562	983	5 0	..	96	2	3 16 8
8	320	72	13934	7032	314732	42887	4539	2 5	408	639	74	25 0 0
9	5	..	262	..	6307	280	89	1 10	21	..	9	2 14 8
10	51	11	2378	667	57202	7217	638	2 3	..	18	43	11 8 4
11	33	..	2043	..	42510	5446	548	2 6	57	63	13	9 10 8
12	..	..	905	..	20812	2337	204	2 0	..	..	..	6 5 0
13	12	4	675	226	14092	1690	104	2 9	..	..	26	..
14	14	..	1070	..	20656	2731	360	2 2 1/2	..	87	8	4 18 0
15	11	1	855	104	26250	4441	545	2 10 1/2	..	37	39	5 13 0
16	275	55	14535	2587	271034	38738	5260	2 6	69	378	140	36 13 4

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
SOUTH YORKSHIRE DIST.—Con.		£	£	£	£	£	£	£	£	
Matlock Bank	763	3610	730	331	2110	2032	..	704	509	17
Oughtibridge	470	3318	..	530	1045	1225	..	2457	591	18
Oxeroft	246	1314	115	206	1348	750	..	245	277	19
Pilsley	600	4500	..	562	2333	2474	1281	1270	1079	20
Pontefract	5400	24300	..	3812	10491	8518	..	14427	514	21
Sheffield and Ecclesall...	15470	99492	5807	6571	35150	37768	7633	51154	1069	22
Staveley Town	1096	13608	..	1091	3983	2990	9020	7816	1200	23
Stocksbridge	2292	43821	164	2229	10388	11358	17645	13324	115	24
Worksop	3196	66484	1366	2802	10857	12092	33835	20214	2939	25
	123404	1397851	52987	76220	351909	482589	326686	581169	35203	
Productive Societies:--										
Sheffield Cutlery	57	1272	150	589	1510	3	..	540	195	26
" Federated Cutlers	81	355	137	10	384	..	..	1	262	27
b " Trade Union Sheep	67	1750	3169	4742	1950	5659	..	2052	..	28
Shear Manufacturing ..										
Total	123609	1401228	56143	81561	355753	488251	326686	83762	35660	
WHOLESALE SOCIETY--										
Co-op Wholesale Society.	I 1158	1830511	3588217	1357535	2692278	2021318	4062	2157845	988080	1
SPECIAL SOCIETY--										
Co-operative Insurance (Manchester)	975	10721	..	A 374515	..	28432	95080	285390	4135	1
ISLE OF MAN--										
aFoxdale	190	423	..	261	601	140	..	440	459	1
Laxey Industrial	503	4973	..	169	2210	794	..	2290	488	2
" Old Equitable	216	2008	..	334	1201	178	..	1004	271	3
Total	909	7404	..	764	4012	1112	..	3724	1218	

i Societies representing 2,067,776 individual members.

ii Including £848,608 Insurance Fund, but exclusive of 2,000 ordinary shares of £10 each (paid up) in the Manchester Ship Canal Company; 7,500 shares of £1 each (paid up) in the Gilsland Convalescent Home; 5,000 shares of £1 each (paid up) in the British Cotton-Growing Association; and £6,500 (paid up) in the North-Western Co-operative Convalescent Homes Association.

No. of Employees on Dec. Stat.		Salaries and Wages.		Sales during the Year.	PROFIT.						
					Net Profit.	Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Productive.	Distributive.	Productive.						Educational Purposes.	Charitable Purposes.	Co-operative Union.
17	16	2	£ 738	£ 85	£ 11997	£ 1001	£ 173	s. d. 1 6	£ 10	£ 9	£ s. d. 2 12 0
18	7	..	482	..	14970	1963	166	2 8	..	5	..
19	5	..	370	..	10177	1350	62	2 3	26	25	3 1 16 8
20	13	..	942	..	20186	2000	206	2 2½	..	10	..
21	139	12	6524	630	144184	19181	840	2 8	..	50	..
22	276	56	14329	3702	286192	39835	4587	2 3	..	200	208 40 0 0
23	26	..	1312	..	39714	5523	596	2 6	..	62	3 9 2 6
24	53	18	3500	1009	67962	9901	2205	2 4	..	99	31 10 0 0
25	69	8	4218	300	97506	11240	3140	2 0½	..	41	10 0 0
	2629	723	154557	42082	3299989	467792	62943	..	630	3709	1545 328 19 0
26	..	40	..	876	1771	165	63	..	..	..	0 10 0
27	..	30	..	642	1375	23	..	..	..	..	0 13 4
28	..	..	..	..	17676	3348	..	..	..	..	..
	2629	793	154557	43600	3320811	471328	63006	..	630	3709	1545 330 2 4
1	2693	III 16038	289985	III 913446	27892990	669798	89884	0 4	..	87	5549 250 0 0
1	B 175	..	17188	..	C 169254	5744	524	D 2 0	..	..	101 25 0 0
1	4	2	185	85	4111	434	25	2 0	..	..	..
2	13	5	641	259	14235	1876	226	2 10½	..	..	1 ..
3	7	2	371	94	6607	931	99	3 0	..	..	..
	24	9	1197	438	24953	3241	350	..	..	..	1 ..

III Including Purchasing Depôts, Shipping Departments, Creameries, Building Departments, &c.

A Including Insurance Funds. B Including 48 Full-Time Agents. c Premiums.

D On Members' Premiums.

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
			Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
								House Property.	All other Invest- ments.		
			£	£	£	£	£	£	£	£	
No. 1—AIREDALE.....	46	121308	2041235	120638	115781	517692	788069	464217	775390	31556	1
„ 2—BOLTON	34	94414	1646233	156993	89670	276385	464704	623797	645703	20838	2
„ 3—CALDERDALE	30	42050	906728	57914	48139	223491	274159	177941	405026	59230	3
„ 4—CHESHIRE AND NORTH WALES ..	40	75486	522266	73299	72405	187925	350527	71736	170813	9575	4
„ 5—DEWSBURY	80	61609	1082474	52183	43215	178243	327505	268842	501076	21211	5
„ 6—EAST YORKSHIRE ..	20	41230	285648	42995	23612	96723	156769	2998	134793	12552	6
„ 7—HUDDERSFIELD	45	42393	602066	107825	38284	169656	229077	102823	326101	40651	7
„ 8—MACCLESFIELD, CREWE AND DIST.	27	56242	658207	104710	55091	170783	248360	162670	267192	62785	8
„ 9—MANCHESTER	34	130134	2004741	228768	105608	355223	660676	627466	854100	56237	9
„ 10—NORTH-EAST LANCASHIRE	37	79418	1432975	340570	66914	311011	538743	730184	593325	21402	10
„ 11—NORTH LANCASHIRE	16	51554	641520	67069	37453	136244	230495	208894	227155	8355	11
„ 12—NORTH LONSDALE..	17	23689	313626	10918	16899	90203	111729	43396	116312	11689	12
„ 13—OLDHAM	18	51431	838037	152696	68776	160560	227090	386330	366592	3686	13
„ 14—ROCHDALE	24	58959	1089992	35161	72894	154988	184795	257472	679111	4953	14
„ 15—ROSSENDALE	15	14649	284017	74059	21314	51217	56804	96599	186758	10032	15
„ 16—SOUTH YORKSHIRE..	28	123609	1401228	56443	81561	355753	488251	326686	583762	35660	16
WHOLESALE SOCIETY.....	1	1158	1830511	3583217	1357535	2692273	2021313	4062	2157345	988980	17
INSURANCE SOCIETY (Man- chester).....	1	972	10721	..	374515	..	28432	95080	285230	4135	18
ISLE OF MAN	3	909	7404	..	764	4012	1112	..	3724	1218	19
Totals, 1911.....	466	1071217	17602649	5265458	2690400	6132382	7388550	4651193	9079008	1404745	
Totals, 1910.....	472	1081879	16779945	4779727	2470985	5748856	7449943	4597571	7918191	1129701	
Increase .....	..	39838	822704	485731	219415	383526	..	53622	1160817	275044	
Decrease	6	..	..	..	..	..	61393	..	..	..

NORTH-WESTERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
									Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	£	£	£	£ s. d.
1	2980	1618	165443	89107	3481564	543693	73994	33	2898	2305	485 14 8
2	2243	862	144321	55704	2821396	496918	56455	..	6845	2198	810 9 2
3	773	908	46040	55701	2046179	257322	35975	581	1492	649	197 3 4
4	1864	411	99170	23952	1786064	255453	20587	355	2534	605	218 5 7
5	1144	465	67322	27337	1660115	293887	40810	..	3651	1803	231 18 10
6	816	302	44252	14456	909082	125548	11835	1192	1500	512	166 15 5
7	747	558	49868	34716	1522755	230965	23815	1072	931	639	182 6 1
8	1221	728	68757	41757	1623529	255451	24146	560	2196	1403	204 9 8
9	3102	1587	180099	115180	3677391	596408	79193	2417	6517	2546	499 0 11
10	1745	1514	106308	88977	2631873	436044	54899	665	5371	1542	318 2 5
11	871	528	51868	30516	1125574	181321	24169	2	2574	446	202 1 10
12	526	183	35562	9386	650359	96860	13474	4	213	370	91 17 2
13	1141	441	71502	23616	1617305	277614	31805	..	5063	1128	259 17 2
14	968	391	65261	26031	1442752	256533	39535	16	2763	1470	176 0 8
15	253	146	16420	8204	425909	74353	10059	..	867	320	64 4 6
16	2629	793	154557	43600	3320811	471328	63006	630	3709	1545	330 2 4
17	2693	16038	289985	913446	27892990	669798	89884	..	87	5549	250 0 0
18	175	..	17188	..	169254	5744	524	..	..	101	25 0 0
19	24	9	1197	438	24953	3241	350	..	1	..	..
	25915	27482	1674820	1602124	58829855	5528481	694515	7527	49212	25131	4213 9 9
	25004	26345	1600623	1529817	56254348	5094237	669458	8115	45690	20664	4183 0 3
	911	1137	74197	72307	2575507	434244	25057	..	3522	4467	30 9 6
	..	..	..	..	..	..	..	588	..	..	..

SCOTTISH

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of ABER-
DUMFRIES, EDINBURGH, ELGIN, FIFE, FORFAR, HADDINGTON, INVERNESS,
ROXBURGH, SELKIRK, and STIRLING, for 1911,

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	House Prop- erty.	All other Invest- ments.	£
No. 1—AYRSHIRE DISTRICT—									
Ardrossan	1103	7384	6261	1417	3512	9300	..	2624	2881
Auchinleck ..	735	8486	2581	811	4367	4270	..	3369	1354
Beith	717	11326	6745	1579	2634	4309	1773	10446	1421
Campbeltown	422	4543	466	290	1590	3097	..	931	555
Carrick (Maybole)	735	5612	867	576	2297	3661	520	1508	858
Carronbridge	189	950	183	172	440	..	..	1064	111
Catrine	654	13183	110	851	2871	2399	1281	8163	1234
Creetown	94	300	320	65	120	430	..	396	43
Crosshouse (Kilmarnock) ..	657	13546	186	931	2250	5439	..	7623	716
Dalbeattie	93	207	369	46	263	510	..	372	150
Dalmellington	370	5970	81	460	1841	1050	..	4092	1114
Dalry	456	5413	766	199	1993	2034	..	2758	296
Darvel	1059	30321	4445	1656	4672	9807	3096	17465	1882
Dreghorn (Irvine)	648	16261	83	550	2764	3622	4846	6553	126
Dumfries & Maxwelltown ..	2040	18611	4579	973	5294	8121	..	14049	2636
Fergushill	163	2400	10	140	426	511	..	1658	68
Galston	1145	26141	1380	2432	3823	8555	..	17977	1768
Glenbuck	118	1990	40	200	210	9	..	2228	..
Hurlford	874	14678	739	873	2731	9724	..	4962	545
Irvine and Fullarton	769	10490	2603	727	2100	5030	..	7982	..
Kilbirnie	1552	28615	2732	3120	5394	11930	5625	11851	2860
Kilmarnock Equitable	7913	143893	1314	4287	24961	74577	4553	53362	931
Kilwinning	815	22112	2017	1256	3998	8128	5570	8903	580
Kirkconnel	105	308	200	59	431	2	..	555	200
Largs	114	301	750	93	337	409	..	256	210
Mauchline	595	13817	624	638	1817	1002	3957	9772	1234
<i>b</i> Millport	100	978	272	60	209	32	..	1069	..
Muirkirk	653	9142	3588	1032	2800	3402	800	7344	749
New Cumnock	542	6756	296	185	2735	3952	..	840	575
Newmilns	1104	27643	11916	1125	7208	12165	1211	19356	3790
Old Cumnock	320	3493	352	200	547	340	..	3422	214
Patna	387	6511	112	430	1073	1906	11	3001	795
Stevenston	1050	16855	9391	1660	3740	7975	1700	16479	..
Troon	863	17687	2406	1908	5104	8679	700	7634	825
Wigtown	123	1165	..	34	498	338	..	492	203
Total	29277	497088	68834	30435	107590	216805	36578	260550	30918

SECTION.

DEEN, ARGYLE, AYR, BANFF, BUTE, CAITHNESS, CLACKMANNAN, DUMBARTON, KINCARDINE, KINROSS, LANARK, LINLITHGOW, PEEBLES, PERTH, RENFREW, arranged in their respective Conference Districts.

from the Registrar's Return for 1910. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
Distributive.	Productive.	Distributive.	Productive.	Net Profit.		Interest on Share Capital.	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
									Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	34	10	1591	737	29188	3808	300	2 5	..	10	16	..
2	21	22	1382	1293	36451	6003	375	3 1½	..	9	88	5 18 4
3	20	7	920	556	24477	3987	439	2 10	..	58	28	5 19 8
4	11	10	494	476	11272	1592	203	2 4	..	2	48	0 17 2
5	5	..	190	..	3882	585	45	2 9	..	..	..	5 19 11
6	23	9	1298	653	21264	2319	259	2 1	..	36	7	..
7	15	10	670	472	16427	3283	491	3 1	..	36	6	5 6 8
8	2	..	157	..	2794	455	14	3 0	..	..	2	0 15 10
9	17	15	1005	1028	25834	4692	391	3 2	..	54	50	4 12 4
10	3	..	116	..	1918	90	13	0 10½	..	..	..	..
11	10	6	528	352	18712	2930	255	2 11	..	7	13	3 1 8
12	15	7	802	408	16099	2392	176	2 7	..	20	12	3 7 8
13	24	19	1507	1234	37451	7045	833	3 2	..	31	65	7 13 6
14	18	15	1047	857	24722	4196	629	2 11¼	..	44	57	5 8 8
15	61	24	2627	1418	54399	10240	854	3 5	..	..	14	16 16 5
16	5	3	232	149	6767	1037	93	3 1½	..	..	..	1 5 8
17	34	28	2085	1800	49372	9203	960	3 1	..	..	83	9 3 4
18	2	..	105	..	4908	868	91	3 2	..	..	3	1 1 0
19	20	16	1452	1194	34951	6190	587	3 1	..	13	83	7 1 6
20	23	14	1291	939	29864	4542	218	3 0	..	92	24	5 11 10
21	61	38	3642	2210	73711	12983	935	3 2	..	30	36	8 6 8
22	280	119	11175	7507	222529	29558	4763	2 1½	..	321	434	20 0 0
23	27	17	1630	1179	38128	7940	930	3 0	..	60	38	6 11 10
24	2	..	111	..	2663	222	13	1 7½	..	..	..	..
25	3	..	105	..	2888	253	15	1 10	6	..	..	..
26	11	4	462	221	12974	2447	497	3 0	..	4	30	4 17 10
27	..	..	..	..	2014	259	..	..	..	..	..	..
28	19	13	1264	840	30770	5264	362	3 1½	..	23	22	5 10 2
29	15	14	856	670	17465	2459	266	2 5½	..	8	10	4 0 6
30	32	27	1891	1677	41947	8812	930	2 11½	..	..	73	9 3 0
31	6	..	462	..	11814	1869	135	3 0	..	..	6	..
32	10	3	647	236	18013	3027	324	3 0	..	..	11	..
33	31	15	1703	949	41021	6741	638	3 0½	..	13	59	8 1 0
34	30	16	1504	1094	32580	5954	829	3 0	..	52	30	7 0 0
35	4	1	246	78	4411	395	49	1 10	19	..	2	..
	894	482	45197	30227	1003480	163040	17912	..	25	923	1350	163 12 2

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
		£	£	£	£	£	£	£	£
No. 2—BORDER COUNTIES DIS.									
aEarlston	260	1379	667	75	908	1341	..	467	526
Galashiels United	2273	46018	8377	2607	10543	26854	..	24166	5405
Hawick	4159	59592	7647	5414	19324	16268	5647	42266	5621
Innerleithen	472	6987	1766	1338	3550	2377	426	4898	951
bJedburgh	396	4379	2649	224	2312	3325	..	1615	..
Kelso	359	3012	1078	47	654	1708	..	1708	569
Langholm	561	4468	1656	460	2245	2554	..	3528	714
Peebles	857	17074	2216	1932	5611	9767	..	7123	1968
Riccarton Junction	64	599	..	14	298	4	..	310	192
Selkirk	1131	21957	6065	1831	6260	12188	..	13142	3745
Walkerburn	314	6079	3437	1053	3417	3094	..	4727	1660
Total	10846	171544	35558	15055	55117	79480	6073	103890	21371
No. 3—CENTRAL DISTRICT—									
Auchenheath	387	3092	517	528	2248	1496	..	861	1946
Bellshill and Mossend	1785	28403	3944	1716	6535	14709	..	15282	2193
Blantyre	1327	16442	4635	2319	5066	11175	..	8778	1573
Burnbank	1450	4659	20426	2229	4719	8644	..	15934	919
Calderbank	317	733	4551	290	677	1245	..	3812	556
Carlisle	1014	14943	1193	530	3800	5877	..	7850	1825
Carstairs Junction	337	1368	4977	..	1872	1490	728	2685	598
Chapelhall	663	9650	1421	888	2993	3571	..	5656	1060
Chapelton	69	231	10	110	156	66	..	250	90
Clarkston	166	506	1093	164	290	837	..	966	226
Cleland	484	4428	1916	394	1703	4043	..	1253	653
Coalburn	1080	10188	5401	1317	5332	6828	..	4754	2102
Coatbridge	6415	155047	2437	18717	30033	33538	24000	89795	15378
Crofthead	866	24623	399	706	4526	3749	3068	16906	..
Dalziel (Motherwell)	7478	14537	151607	13863	21121	22625	20814	129748	5892
Darnagail	89	594	150	358	245	71	..	694	429
Douglas Provident	214	2148	885	34	739	2106	..	596	..
" Water	222	2790	539	255	1154	1678	..	878	358
Dykehead and Shotts	1461	28728	1882	2127	5164	13018	2604	15620	304
bForth Provident	9	..	..	..	..	..	..	..	..
Glenboig	300	3900	593	132	841	2743	..	1462	819
Glengowan	194	575	2668	101	669	454	..	2950	..
Glespin	63	569	25	99	331	..	..	317	62
Greengairs	108	962	130	122	449	71	..	756	302
Hamilton—Central	2387	31902	8217	2834	8420	18675	..	17723	2459
" Palace Colliery	423	3352	4724	528	1824	1748	..	5851	523
Lanark	1321	30031	1235	583	4501	11436	..	18022	512
Larkhall	1261	22288	2709	1334	6500	6450	..	13486	3280
" Victualling	1366	12585	29042	1310	6616	7603	..	24653	8318
bLaw	320	2696	5543	220	1167	1080	..	6212	..
Leadhills	151	680	..	218	416	384	..	405	229
Leaveseat	46	117	310	135	116	2	..	528	..
Moffat Mills	105	509	1720	181	444	829	..	1009	394
Newarthill	377	5279	160	181	1500	1575	..	2945	440
Newmains&Cambusnethan	997	14269	193	742	3972	7021	..	4265	2145
Overtown	278	6403	193	..	2007	1912	459	2661	599
bPlains	155	226	2339	72	330	534	..	1723	..
Strathaven	430	9368	559	678	1514	1595	250	7287	108
Wanlockhead	292	4374	50	244	1007	1021	356	2997	992
Wishaw	2631	38913	3782	3398	7744	20693	2820	17164	3040
Total	39078	511508	272165	59647	148821	222595	55099	454084	59678

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.						
						Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Productive.	Distributive.	Productive.	£						£	£	Educational Purposes.	Charitable Purposes.	Co-operative Union.
1	6	3	997	191	5746	668	59	2 0	2	..	..	2 1 8
2	75	66	3906	3243	93936	16607	2020	3 2	..	81	23	12 0 0
3	137	81	7685	4496	150991	31762	2452	3 10½	..	82	92	17 4 6
4	23	12	1144	729	26135	4773	334	3 8	..	8	10	3 15 0
5	..	..	..	..	6825	447	..	..	..	..	..	3 4 8
6	6	4	306	285	6891	931	122	2 5	..	..	..	2 14 8
7	15	8	913	544	23163	4621	218	3 10	..	..	13	4 8 8
8	47	12	2158	902	39997	6442	626	3 2	..	25	21	7 4 8
9	2	..	115	..	2823	363	27	3 2½	..	..	..	..
10	52	30	2906	1677	52499	9728	1014	3 5	..	26	16	9 11 9
11	14	16	846	894	23119	4420	244	3 8	..	..	22	2 11 4
	377	232	20246	12961	432125	80762	7116	..	2	222	197	64 16 11
1	13	7	635	483	17673	2946	77	3 6	..	..	1	3 5 2
2	53	32	3861	2061	93163	15759	1333	3 1	..	90	154	10 0 0
3	65	23	3036	1487	67743	11316	685	3 0	..	65	115	11 2 6
4	62	29	3082	1108	70975	11160	188	3 0	..	14½	141	11 16 8
5	10	..	643	..	18512	2557	37	3 1	..	..	18	..
6	20	13	1585	858	40134	7085	532	3 0	..	8	57	8 0 0
7	8	12	552	677	15990	2428	60	3 1½	..	..	..	2 14 0
8	20	3	1346	140	32366	5231	443	3 0½	..	..	20	5 18 2
9	2	..	91	..	1384	103	9	1 6	..	..	..	..
10	4	..	182	..	6890	1059	36	3 5	..	..	7	..
11	15	10	855	701	21239	3052	180	2 11½	..	12	..	4 0 0
12	37	32	2006	1944	51588	6125	542	3 0	..	12	14	8 9 8
13	339	175	15827	8739	313519	59641	5871	3 3½	..	537	200	10 0 0
14	22	18	1563	1125	45778	9120	956	3 7	..	41	84	7 0 0
15	322	157	18332	9487	365357	55813	711	3 0	..	350	1410	20 0 0
16	3	..	167	..	4442	816	12	3 9	..	..	2	..
17	7	4	298	452	7895	1086	60	2 7	..	..	1	1 13 4
18	8	4	764	317	12755	1980	99	3 0	..	..	9	1 18 4
19	51	29	3108	2119	81863	16589	1240	3 9	..	85	62	11 16 8
20	..	..	..	..	99	..	..	..	..	..	..	..
21	9	4	687	271	17447	2704	84	2 10½	..	..	7	..
22	8	..	501	..	12020	2150	28	3 6	35	..	5	1 12 6
23	2	..	124	..	2865	245	17	2 2	..	..	..	0 11 4
24	3	..	232	..	6771	1347	48	4 0	..	..	7	..
25	101	32	4347	1259	97166	15856	1494	3 0	..	200	115	8 6 8
26	16	..	1054	..	28124	5708	277	3 11½	..	..	154	3 12 8
27	39	22	2158	1268	51371	8778	1259	3 0	..	183	45	10 19 2
28	40	24	2639	1000	56959	10235	986	3 3	..	40	98	10 12 0
29	42	49	2939	2312	67969	12798	240	3 7	..	53	42	..
30	..	..	..	..	16385	2343	..	..	..	..	..	..
31	3	..	160	..	6529	1110	30	3 3	..	..	2	..
32	1	..	100	..	1759	288	5	3 3	..	..	1	0 8 0
33	3	..	177	..	6031	1032	90	3 2½	..	..	3	0 18 6
34	11	2	680	140	17309	2734	257	2 10	..	..	29	3 2 6
35	30	20	2011	1484	49312	8665	623	3 5½	..	30	42	8 2 6
36	10	..	660	..	13684	2253	268	3 4	..	..	6	2 5 0
37	..	..	..	..	6873	1452	..	..	..	..	..	..
38	12	4	601	277	13421	2019	323	2 8½	..	4	21	3 12 8
39	5	..	272	..	7987	1358	149	3 6	..	..	..	..
40	79	57	4347	2831	102703	19223	1896	3 6	..	226	154	12 16 11
	1480	762	81622	42540	1852200	318764	20845	..	35	2077	3026	184 8 11

NAME OF SOCIETY.	No. of Mem-bera.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
CENTRAL DISTRICT— <i>Con.</i> Productive Societies:— ChapelhallFed'ratedBaking Hamilton Baking	d 8 d 7	989 5553	6469 19149	893 1595	1032 3262	2424 10462	.. ..	6651 13741	467 ..	41 42
Total		39093	518050	297783	62135	153115	285481	55099	473876	60145
NO. 4—EAST OF SCOTLAND D.										
Armadales	1130	30762	784	2480	4157	5677	4319	22958	1086	1
Bathgate	3070	50833	44	1589	8985	15095	8989	24438	2910	2
Bonnyrigg	520	11175	630	920	2517	2169	..	9873	101	3
Broxburn	1320	11953	4449	1489	7235	10231	2381	2130	2359	4
Dalkeith	1143	25829	51	1500	3612	6896	450	19131	2723	5
Edinburgh St. Cuthbert's..	41753	645472	36475	163435	123087	154023	100639	618562	47712	6
Gavieside	60	696	40	263	259	..	..	697	142	7
Gorebridge	1234	25187	1090	1905	7234	8184	1500	12052	3359	8
Haddington	1182	12699	2150	2275	4400	10605	..	4368	1209	9
Hillwood	1260	15484	4602	1800	4219	9186	..	13458	1741	10
Juniper Green	776	15346	34	2829	3820	5547	..	11617	1695	11
Leith	6314	75938	22871	6361	22507	38566	15958	47884	5171	12
Musselburgh & Fisherrow	3611	67880	8493	14662	15575	35880	2317	99938	18705	13
Penicuik	2088	43297	2809	5088	9219	20102	6175	22290	4405	14
Portobello	939	15141	840	1019	3632	10588	..	5742	1361	15
Prestonpans	716	6268	1357	3224	2951	5238	..	6484	1808	16
Rosewell	331	728	47	770	1571	25	..	1646	56	17
Springfield	59	377	..	20	204	15	..	432	110	18
Tranent	2473	36334	8749	9227	11639	21819	9999	14143	6010	19
West Barns	465	1565	2384	112	1253	2059	..	1404	895	20
West Benhar	1443	25715	579	920	5059	5492	2912	16940	1022	21
West Calder	5337	106543	4231	15862	22988	27293	2953	79557	190	22
Total	77204	1225222	102709	237650	266167	394710	158591	970749	107979	
Productive Society:— Edinburgh Printing	158	10000	7400	3000	718	13955	1500	642	4463	23
Total	77362	1235222	110109	240650	266885	408665	160091	971391	112442	
NO. 5—FALKIRK DISTRICT—										
Banton	60	427	10	45	140	158	..	355	107	1
Bo'ness	1806	26318	6907	1291	8360	3214	18200	7082	1335	2
Bonnybridge	1071	19355	3501	1232	5595	7615	1330	13265	355	3
Camelon	1420	26392	6341	1592	8733	11289	555	16790	1943	4
Carron	389	5823	4012	433	1970	3814	..	3668	1566	5
bCarronhall and Kinnaird..	192	1839	711	300	1118	142	..	1590	..	6
Condorrat	239	1056	37	309	452	233	..	1314	255	7
Cumbernauld	289	2151	109	342	811	877	..	1380	70	8
Denny and Dunipace	992	19767	2079	2036	4666	4948	4517	11867	764	9
Grahamston and Bainsford	2842	41992	4318	2649	12808	20890	..	18337	2742	10
Grangemouth	1440	36783	2205	2557	6781	12346	2000	18194	5011	11
Kilsyth	1135	9882	1546	499	3110	5486	..	5413	1296	12
Larbert	628	14988	918	457	2976	3990	3083	7583	..	13
Laureston	328	5602	119	174	1153	1414	..	3312	750	14
Longcroft	790	9155	2661	857	2748	2769	1860	5912	1394	15
Redding	2660	75556	479	4930	8349	481	1371	74447	6929	16
Skinflats	215	12087	100	382	660	33	..	12963	403	17
Slamannan	960	2344	17254	1963	4787	221	..	18428	1419	18
Stenhousemuir Equitable	879	15330	155	410	2401	7827	..	6725	439	19
Total	18335	326847	53462	22458	77618	87736	32916	227965	26783	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
41	..	30	..	2533	24779	5175	408	3 10½	15	..	21	..
42	..	67	..	5122	42308	3364	279	1 6	..	..	40	1 0 0
	1480	859	£1622	£50195	1919287	327908	21532	..	50	2077	3037	185 8 11
1	40	25	2198	1925	62476	15202	1016	4 1	..	59	56	8 8 2
2	78	61	4938	3065	123850	25894	1835	4 0	..	65	77	8 6 8
3	17	14	862	580	20094	3808	390	3 5½	..	..	..	4 5 0
4	65	27	2752	1736	49106	9071	474	3 7	..	21	24	10 1 6
5	30	29	1519	1334	43896	10131	903	4 4	..	..	15	..
6	1661	756	89948	46053	1551101	367677	21095	4 4	..	538	736	50 0 0
7	2	..	116	..	1981	350	27	3 11½	..	..	..	0 9 8
8	49	39	2504	2239	67094	15163	842	4 4	..	8	42	8 6 8
9	32	22	1815	975	42962	7991	497	3 8	..	..	44	8 6 8
10	47	15	2585	1247	54226	12670	543	4 1	..	..	..	..
11	34	20	1785	1239	37666	8524	560	4 2	..	31	13	6 3 0
12	232	135	12143	7219	216074	46113	3490	4 0	..	100	188	12 10 0
13	162	96	10127	5848	216207	50396	2049	4 4	..	63	100	8 6 8
14	84	47	4060	2933	99593	23244	1602	4 1	..	32	104	16 12 5
15	33	19	1824	1209	40461	8723	562	4 0	..	..	7	7 18 4
16	20	17	1389	977	34635	7484	191	4 4½	..	..	20	5 13 4
17	8	3	707	216	15628	2176	35	4 0	..	..	22	..
18	3	..	130	..	3648	731	8	4 7	..	..	..	..
19	77	69	4472	3428	112899	24572	1452	4 2	..	25	58	8 6 8
20	9	5	506	317	12139	1699	66	3 2	..	3	4	3 16 5
21	41	22	2571	1665	76132	15855	1161	3 11	..	..	..	8 6 8
22	217	114	12260	6664	266673	62573	3685	4 0½	..	125	251	15 0 0
	2941	1535	161211	90869	3148541	720047	42488	..	..	1070	1761	190 17 10
23	..	97	..	5716	10150	963	800	..	108	..	13	1 6 4
	2941	1632	161211	96535	3158691	721010	43283	..	108	1070	1774	192 4 2
1	1	..	63	..	2501	620	18	3 10	..	..	..	0 10 0
2	49	38	2297	2314	68704	12701	992	3 2	..	8	19	8 6 8
3	46	19	2727	1443	62620	11045	918	3 6½	..	60	57	8 6 8
4	63	35	2813	1880	70000	11875	935	3 1½	..	101	108	8 6 8
5	17	3	868	514	18025	2861	191	2 8	..	..	40	3 2 6
6	..	..	..	..	7921	1305	..	..	..	..	..	..
7	4	..	164	..	10286	2224	44	4 3	..	..	8	..
8	4	..	252	..	11597	2012	80	3 6	..	12	16	2 7 2
9	40	19	2366	1524	59620	9298	916	2 11½	..	..	113	8 6 8
10	109	43	6240	2082	123041	17093	1516	2 8½	..	81	173	8 6 8
11	40	37	3233	2032	57158	9147	1296	2 10½	..	60	51	10 0 0
12	25	12	1360	1051	57155	11380	382	4 0	..	..	52	8 6 8
13	24	8	1127	733	29362	5363	667	3 0	..	10	26	5 5 0
14	9	3	540	211	13455	2397	199	3 5	..	..	7	..
15	17	13	887	711	36822	7854	419	4 1	..	..	40	6 6 8
16	69	26	4295	2119	146304	34391	2582	4 4½	..	14	80	..
17	3	4	255	221	12071	2195	593	3 7½	..	..	9	1 17 0
18	31	21	2166	1342	44591	9256	110	3 9	..	14	63	8 6 8
19	37	17	1874	779	39949	5974	581	2 9½	..	19	68	7 5 0
	588	298	33527	18956	871182	158991	12439	..	..	379	930	95 0 0

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.			
							House Prop- erty.	All other Invest- ments.		
FALKIRK DISTRICT—Con. Productive Societies:— Bainsford & Grahamst'n Bg. b Carronshore Baking	2616 331 1001	26033 2338 9478	462 305 ..	1068 10 118	862 316 717	7464 952 4372	3401 .. 1145	16688 1385 4310	1001 .. 185	20 21 22
Esthousemuir Baking..... Total	22283	361696	51229	23654	79513	100524	37462	250348	27969	
No. 6—FIFE & KINROSS DIS. Anstruther..... Auchtermuchty	85 453 1810	653 3295 29709	.. 368 592	60 279 1599	373 1468 5790	6 1086 22149	.. .. ..	377 1867 8965	85 495 3061	1 2 3
Buckhaven	617	9959	1624	857	1753	2686	5000	4888	672	4
Burntisland	240	6486	38	130	875	2665	..	3316	382	5
Coaltown of Wemyss	1557	24558	5440	2598	7789	18397	1300	8853	..	6
Cowdenbeath	292	1644	43	170	527	898	..	804	220	7
a Cupar (Fife)	7753	117667	318	17489	43728	49294	..	57702	..	8
Dunfermline.....	1206	15342	2193	708	2662	5121	200	14396	1239	9
Dysart	567	16690	82	248	2078	3181	2120	11664	1252	10
East Wemyss	43	237	47	62	148	192	..	71	125	11
a Edenvale	96	625	..	..	375	400	..	228	95	12
a Falkland	79	426	457	156	466	400	..	173	..	13
b Frenchie Equitable	527	1249	1600	217	995	2688	..	1127	874	14
a Gallatown	543	5321	..	422	2300	2113	..	2370	800	15
a Guardbridge	1930	44745	579	3752	10420	16302	..	25914	1821	16
Kelty	241	888	328	77	444	370	..	726	90	17
Kettle	186	2124	303	223	555	1063	..	1937	196	18
Kingseat	289	1843	50	31	1157	866	..	817	258	19
Kinross and Vicinity.....	214	2542	150	140	1333	153	..	2251	266	20
Lassodie	242	4202	..	300	1082	807	..	3362	..	21
Leslie	1055	24392	180	1131	5768	4790	3000	14152	..	22
„ and District.....	1670	27901	3100	929	8200	19756	3356	5182	3100	23
Leven (Reform)	2897	60173	1615	5993	13128	24270	2490	28153	11242	24
Lochgelly	1573	35129	124	1 91	8892	11651	750	19479	1298	25
Markinch	803	16967	3706	..	4993	11512	..	5626	2028	26
Methil.....	210	1824	1034	143	652	1481	..	1180	152	27
Newburgh and District ..	3400	49053	2012	3058	11712	31427	5589	18797	..	28
Pathhead and Sinclairtown	342	1712	103	221	812	255	..	1260	561	29
St. Andrews	591	6444	61	1038	2338	3569	..	3001	145	30
Townhill ..	270	8907	20	500	429	1456	..	8164	455	31
West Wemyss	31781	522707	26172	43622	143242	241004	23805	256242	30912	
Productive Societies:— Burntisland Bread	272	1384	6	..	256	..	1000	303	..	32
Kettle Baking	538	1500	20	182	217	843	..	1175	98	33
Newburgh & Mount Plea- sant Baking	327	629	250	86	72	451	..	208	24	34
Total	82918	526220	26448	43890	143787	242298	24805	257928	31034	
No. 7—GLASGOW & SUBURBS— Anniesland	525	9800	1530	864	1420	5376	..	5487	844	1
Avonbank (Rutherglen) ..	1657	18634	5214	1168	1914	10851	..	14120	970	2
Blairdardie	78	652	..	50	101	186	..	512	114	3
Bridgeton Old Victualling..	1325	3975	..	3870	4014	331	2100	4955	3908	4
Cadder	406	2557	..	437	1707	192	..	1638	320	5

	No. of Employeea on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Pro- ductive.	Distributive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonns on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
20	..	60	..	4290	39102	8320	967	3 9	..	34	36	8 6 8
21	..	..	..	..	4186	886	..	..	..	..	..	..
22	..	18	..	1382	13614	2438	366	3 2	..	32	14	2 2 10
	588	376	33527	24628	928084	170635	13772	..	..	445	980	105 9 6
1	3	..	99	..	1966	251	29	2 4	..	1	..	0 13 4
2	11	3	561	171	12413	1699	174	2 11 1/2	..	15	..	3 13 8
3	48	44	2712	2571	79921	17419	873	4 2	..	..	50	10 0 0
4	19	5	1028	420	20150	3490	345	3 6	..	33	16	5 0 0
5	7	2	303	170	9021	2190	256	4 4	..	..	10	2 1 8
6	59	33	3196	1832	70396	13494	1139	3 11	..	64	32	8 8 0
7	6	4	241	201	6575	1040	74	3 0	14	13	..	2 14 8
8	243	184	12967	10560	296532	55836	4635	3 3 1/2	..	235	420	20 0 0
9	40	14	1797	903	47196	10025	668	4 4	..	12	48	9 11 4
10	20	7	1136	571	28754	6274	608	4 6	..	..	7	4 6 2
11	1	..	80	..	1142	89	12	1 10	..	..	..	..
12	2	2	97	88	2755	331	30	2 9	..	..	..	..
13	..	..	..	..	1436	138	..	..	..	..	..	..
14	9	5	273	488	16570	3515	63	4 2	..	..	1	..
15	12	8	498	401	19899	4256	231	4 0	..	..	14	4 10 6
16	81	56	4153	3787	109995	22128	1911	3 8	..	202	..	15 8 4
17	4	1	185	65	3833	609	40	2 11	..	..	1	1 19 0
18	6	3	329	196	8715	1708	86	3 9 1/2	..	..	19	1 17 8
19	4	..	170	..	7791	1778	68	3 11	..	..	..	..
20	6	..	334	..	13553	2613	180	3 8	..	40	4	1 16 0
21	3	..	170	..	6820	1522	167	4 8 1/2	..	..	21	..
22	28	14	1417	795	37155	9318	977	4 6	..	23	26	8 15 0
23	50	44	2501	2523	73688	20690	1061	4 6	..	59	37	10 0 0
24	127	50	5876	4167	159708	30427	1768	3 6 1/2	..	146	80	13 14 0
25	58	38	3326	2058	77160	16140	794	4 0	..	22	15	12 10 0
26	83	21	1626	1294	44628	12233	713	4 6	..	20	19	6 12 6
27	4	1	194	69	5146	940	88	3 4	..	3	4	1 10 0
28	106	64	5911	3422	112720	23688	2300	3 9	..	177	16	20 0 0
29	8	5	343	303	8256	1763	70	3 8	..	18	5	2 11 1
30	16	10	1443	769	26131	4749	308	3 7	..	43	..	4 18 4
31	7	2	378	188	11932	3027	357	4 7	..	..	..	2 2 10
	1020	620	53394	38074	1321260	273375	19980	..	14	1131	645	174 12 1
32	..	5	..	354	2071	235	101	..	..	..	2	..
33	..	11	..	639	6006	959	76	3 1	..	..	1	4 9 0
34	..	4	..	293	1823	236	57	..	..	..	..	..
	1020	640	53394	39360	1231160	274804	20214	..	14	1131	649	179 1 1
1	26	..	1278	..	24533	3224	84	2 6	..	25	20	4 1 8
2	62	..	3440	..	61249	9439	465	2 10	..	152	93	12 10 6
3	1	..	128	..	3179	543	22	3 0	..	..	..	..
4	40	12	2625	955	73188	14166	..	4 3	..	..	18	..
5	19	..	1123	..	23887	3237	122	2 7	..	..	5	3 9 0

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Over-draft from Bank.	Re-serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Property.	All other Investments.	
		£	£	£	£	£	£	£	£
GLASGOW & SUBURBS—Con.									
Cambuslang	1580	15094	9931	1725	4569	17560	..	6985	6
Chryston	131	1009	1065	97	272	977	..	922	7
Clydebank	5676	68380	28205	7102	30182	31493	22000	23432	8
Cowlairs	8156	92739	23324	15054	24399	28888	15557	65247	9
Dalmuir	663	3936	14221	..	4311	12404	..	2187	10
Dumbarton Equitable	3080	71039	26927	3406	18637	17554	..	67759	11
Duntocher and Hardgate	272	1316	1623	54	697	1355	..	1075	12
East Kilbride	180	1667	678	405	360	1723	..	943	13
Gilbertfield	627	4717	6011	832	1144	2914	..	9019	14
Glasgow-Dray's & Furnish	2404	37661	64522	8358	30478	60074	..	21030	15
" Eastern	8052	41143	44684	882	21042	20275	14677	36648	16
" Kinning Park	16688	203721	48535	19524	55099	94424	..	151706	17
" London Road	2269	3323	7491	1218	522	4639	..	6831	18
" Progress	2255	20117	2189	705	5365	3757	..	13602	19
" St. George	14105	35801	143269	15789	54625	85471	..	69421	20
" St. Rollox	3396	19445	11459	5181	7310	20062	..	15008	21
Hallside	219	1727	40	341	495	19	..	2037	22
Kirkintilloch	1670	26233	198	1365	6051	7652	4707	11890	23
Lennox (Dumbarton)	2005	13951	5416	1414	7881	7192	..	1028	24
Lennoxtown	397	5129	2242	228	1545	3356	..	3914	25
Milngavie	522	6742	449	709	1368	2572	..	4051	26
Newton	271	2278	2925	421	684	2218	..	3206	27
Rutherglen Vict'g & B'kg	309	299	3396	377	280	2227	..	2565	28
Shettleston	5116	37356	25614	6083	10320	19965	..	47688	29
Stonefield	411	3213	1560	2018	1680	3249	..	1156	30
Tollcross	1232	4830	23480	1225	8732	10034	7000	8958	31
Uddingston	1706	5710	27191	2462	7110	8822	4076	16557	32
Vale of Leven (Alexandria)	4079	78823	6199	6962	17217	24111	18638	42870	33
	91462	843017	539588	110321	326531	511923	88755	671507	65468
Special Society:—									
αScottish Guild of Handicraft	23	450	1110	..	910	139	..	18	34
	91485	843467	540698	110321	327441	512062	88755	671525	65970
Productive Societies:—									
Glasgow—Civic Press	200	1385	949	805	156	1664	..	472	35
" Scottish Newsp'r	51	157	122	150	..	..	..	1181	36
" United Baking	187	174086	224759	67748	46566	233222	7778	174797	37
Total	91923	1019095	766528	179024	374163	746948	96533	847975	89480
NO. 8—PERTH, FORFAR AND ABERDEEN DISTRICT—									
Aberdeen Northern	18445	145564	10852	12478	74546	117294	..	53142	1
Aberuthven	76	118	..	71	104	..	..	178	2
Arbroath Equitable	1480	17631	..	945	5246	7357	1579	5019	3
" Friendly Coal	2538	2325	170	1555	647	1184	500	748	4
" High Street	1801	19991	6949	426	8711	14086	3090	2653	5
" West Port	2107	17086	..	..	7017	8744	..	5424	6
Auchterarder Feus	247	3172	..	150	764	410	618	1725	7
" Provident	192	1614	300	136	826	336	..	760	8
Banchory	433	700	696	807	720	1542	..	..	9
Blairstown	311	1021	500	279	494	1196	..	655	10
Brechin Equitable	2019	27977	734	919	7101	7398	4933	12465	11
" United Association	1663	15485	..	..	5764	3707	1900	5088	12

* Hire purchase.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.			
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
6	46	26	2722	1137	57831	9091	760	2 10	..	59	58	8 8 0	
7	..	..	..	..	6728	590	..	..	..	..	..	..	..
8	923	77	15314	4200	245177	32767	2830	2 4	..	315	211	10 0 0	
9	555	107	19815	5522	318072	47412	4321	2 8	..	584	186	15 0 0	
10	37	2	1300	101	19696	1477	106	2 1	..	9	10	2 1 8	
11	153	71	7817	3448	116919	20435	2698	3 0	..	189	213	8 6 8	
12	11	3	576	93	12993	1886	44	2 8	..	6	1	2 7 4	
13	5	..	279	..	5359	733	88	2 5	..	..	5	1 10 0	
14	23	..	1278	..	33825	5729	201	3 3½	..	55	31	4 18 10	
15	181	204	8522	10278	142336	3378	3869	3 0	894	189	14 16 6		
16	299	54	17187	3142	240164	26534	1740	1 11	1876	378	242	15 0 0	
17	844	113	38565	7259	499289	68592	8460	2 0	4091	903	388	25 0 0	
18	54	..	3111	..	48172	5933	165	2 5	209	86	71	..	
19	38	21	2686	1673	65402	1659	909	..	..	..	49	10 10 0	
20	812	120	39219	6848	456314	49372	1800	1 11	4220	969	278	10 0 0	
21	157	10	7800	583	59647	8932	807	1 10	..	114	89	12 0 0	
22	8	..	550	..	12033	1848	66	3 1	..	16	5	1 16 4	
23	67	33	3138	1998	66358	10527	1266	2 9½	..	41	93	8 6 8	
24	201	13	6595	1125	61216	14208	419	3 9	..	..	17	..	
25	9	3	663	235	19133	2490	230	2 7	..	..	10	3 5 2	
26	23	..	1194	..	22091	3676	186	2 10	146	47	9	4 2 6	
27	9	..	614	..	14961	2324	100	3 0	..	8	17	2 18 0	
28	..	..	..	..	16013	2585	..	..	..	..	..	..
29	179	37	8913	1838	166488	27247	1755	2 11½	..	275	79	8 6 8	
30	14	4	780	308	20213	3862	118	3 6	..	..	12	3 7 10	
31	50	10	2667	520	49882	7271	239	2 9½	..	26	35	10 0 0	
32	69	31	4020	1529	33142	12977	280	2 11½	..	66	66	12 10 0	
33	153	97	8567	5677	176496	32417	3203	3 2½	672	280	259	12 0 0	
	4468	1048	212006	58469	3257986	442621	37383	..	12108	4603	2759	226 13 4	
34	2	5	113	206	900	..	..	..	..	..	..	..
	4470	1053	212119	58675	3258886	442621	37383	..	12108	4603	2759	226 13 4	
35	..	26	..	1852	4107	478	..	..	..	..	28	0 10 0	
36	..	2	..	363	3898	51	7	..	..	..	..	..
37	..	1260	..	87522	569574	60428	8410	1 8	7226	620	430	25 0 0	
	4470	2341	212119	148412	3836465	503578	45800	..	19334	5223	3217	252 3 4	
1	839	406	42780	24131	716582	114444	7169	3 5	..	..	531	68 11 0	
2	1	..	64	..	2353	868	5	3 5	..	..	..	..
3	33	21	1427	1157	84604	5936	856	3 0	..	..	76	8 6 8	
4	10	..	924	..	7985	941	64	2 0	..	2	11	..	
5	52	43	2415	1865	49097	7893	1065	2 11½	..	17	48	10 0 0	
6	34	38	1755	1993	43073	6400	649	2 9	..	2	38	..	
7	4	..	191	..	5280	840	132	2 7	..	..	11	..	
8	4	..	239	..	4208	580	73	2 5½	..	..	3	..	
9	3	2	244	..	1903	175	20	..	..	..	..	..
10	8	4	385	214	8662	1333	46	3 1	..	..	2	..	
11	39	35	1943	1748	40733	7843	928	3 0	..	70	35	8 6 8	
12	26	28	1495	1519	28056	4378	497	2 10	32	..	18	..	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
PERTH, FORFAR, & ABERDEEN DISTRICT—Con.										
Carnoustie Association....	1155	5221	3118	270	4251	4468	..	1294	1532	13
Equitable	500	1324	3415	..	1624	3268	..	500	600	14
Criff ..	218	752	147	25	370	..	..	340	327	15
Don (Port Elphinstone) ..	1050	6741	..	890	5003	4995	..	125	..	16
Dundee (City of) ..	1911	9278	305	1678	6173	2530	..	4658	2896	17
Coal Supply ..	2590	4939	..	331	580	1850	..	4215	1410	18
Eastern ..	6833	65808	..	18933	15294	15715	10424	42354	13927	19
aDunning ..	73	118	..	53	119	4	..	132	42	20
Elgin ..	108	151	..	..	223	90	..	..	41	21
Forfar Coal ..	1239	1132	..	235	176	151	..	458	1886	22
East Port Saving ..	291	424	825	83	350	1350	..	278	26	23
b Free Trade Saving..	442	696	3012	251	1610	1680	..	669	..	24
High Street ..	265	370	1378	..	533	1643	..	..	..	25
b Northern ..	282	369	1544	..	472	997	..	444	..	26
Victoria Coal ..	907	815	..	194	43	104	..	523	1863	27
b West Port ..	249	359	901	265	306	32	..	587	..	28
b West Town ..	255	350	1882	5	414	1506	..	817	..	29
Fraserburgh ..	356	996	..	111	712	164	..	529	94	30
Huntly ..	110	164	..	..	187	31	..	57	46	31
Inverness ..	271	842	51	24	425	303	..	343	221	32
Kirriemuir ..	1195	6439	..	132	3264	2090	..	3846	619	33
Coal ..	392	347	..	184	18	110	..	285	286	34
Lerwick ..	190	493	59	13	163	60	..	165	126	35
Monifeth Coal ..	151	71	..	35	7	..	..	..	197	36
bMontrose Baking & Grocery	1287	1748	2767	635	1318	2251	..	1581	..	37
Baking & Trading	673	1388	..	51	783	335	..	1080	348	38
Muthill ..	138	104	..	81	112	31	..	250	141	39
Perth (City of) ..	6824	24984	108308	13016	45122	62426	17694	37603	..	40
Coal ..	2433	1827	5202	1327	220	2760	..	6158	1217	41
Strathisla ..	522	2000	..	215	1610	869	..	21	674	42
Thurso ..	1060	8694	..	1483	3545	3080	..	5100	996	43
Wick and Pulteney Town	408	1446	1000	34	435	2012	..	554	234	44
	65490	403069	153515	58320	207502	280099	40738	202323	39507	
Productive Societies:—										
bAbernethy Baking	204	200	792	71	241	375	..	447	..	45
Auchterarder Baking ...	466	1303	827	97	199	818	..	1357	155	46
Total	66160	404572	155134	58488	207942	281292	40738	204127	39662	
No. 9—RENFREWSHIRE DIST.										
Barrhead	3174	22070	55349	6832	9889	38402	1215	37275	2653	1
Bridge of Weir	250	1209	1850	174	572	990	1570	905	218	2
Busby	250	2436	93	110	572	929	..	1822	333	3
Cathcart	594	4315	3736	526	933	4272	..	3793	357	4
Greenock—Central	4692	50184	25536	5998	20178	43286	..	21370	3206	5
East End ..	715	5076	9838	648	2762	1348	9016	2198	529	6
Howwood	134	1947	17	98	478	105	..	1639	80	7
Hurlet and Nitshill	243	686	7876	546	684	5925	..	2567	566	8
Johnstone	1605	31753	2133	1623	6344	17780	..	12965	994	9
Kilbarchan	520	12949	1697	798	1716	2313	1526	10176	815	10
Linwood	274	4619	..	381	835	59	..	3935	954	11
Lochwinnoch ..	242	1612	4373	179	835	5614	..	881	145	12
Newton Mearns	168	3815	100	178	297	2091	..	1995	297	13
Paisley Equitable	1578	4592	26933	952	5205	14768	..	13152	1285	14
Provident	8015	37545	114639	12425	19226	90672	8631	52847	4642	15
Underwood Coal ..	383	2606	1987	1790	474	1527	..	5699	1142	16
Pollokshaws	1346	14335	3891	1838	3187	8886	..	9449	600	17

No. of Employees on Dec. stat.			Salaries and Wages.		Sales during the Year.	PROFIT.						
						Net Profit	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
Distributive.	Productive.		Distributive.	Productive.						Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
13	21	19	1141	996	16329	1785	256	2 0	..	10	..	..
14	9	5	523	384	10560	1204	81	2 5½	..	..	..	..
15	4	2	380	143	4601	435	37	2 0	..	..	..	1 14 10
16	25	13	917	679	20413	2962	323	2 6½	..	..	..	..
17	91	18	3824	1205	56493	7419	411	2 7	..	69	..	15 13 4
18	20	..	1483	..	10228	981	200	1 10	40	2	2	8 10 4
19	237	49	12001	4150	271562	44120	2623	3 1½	..	..	..	..
20	2	..	50	..	1046	92	..	1 10	..	..	..	..
21	3	..	194	..	2060	62	..	..	..	..	..	..
22	..	..	133	..	3496	443	..	2 5	..	..	..	..
23	4	3	176	120	6614	1173	16	3 9½	..	..	..	..
24	..	..	..	..	10680	1794	..	..	..	..	..	..
25	4	3	198	192	6087	1096	17	3 10	..	..	..	..
26	..	..	..	..	6066	982	..	..	..	..	..	..
27	8	..	123	..	2375	245	10	1 7	..	..	..	..
28	..	..	..	..	5759	888	..	..	..	..	..	..
29	..	..	..	..	5521	855	..	..	..	..	..	..
30	10	..	446	..	6699	872	46	2 6	..	..	8	..
31	2	..	136	..	2031	136	8	1 4	..	..	..	..
32	8	2	338	150	4702	263	37	1 2	..	5	..	2 4 4
33	24	10	1091	607	26214	3224	293	2 7½	..	..	2	..
34	..	..	68	..	1615	212	15	2 6	..	..	..	..
35	2	..	167	..	1840	..	8	..	..	..	..	..
36	2	..	50	..	612	32	2	1 0	..	..	..	..
37	..	..	..	..	22457	3349	..	..	..	..	..	..
38	11	4	446	220	5604	350	145	1 6	..	..	..	..
39	2	3	109	134	1800	47	4	1 2	..	..	..	..
40	272	230	14097	10784	265590	37339	954	2 10	..	618	210	20 0 0
41	17	..	1559	..	11215	1638	283	2 6	..	2	36	4 3 4
42	9	7	270	385	9675	1114	100	2 1½	..	..	..	..
43	21	5	992	197	17916	2122	368	2 2½	..	20	17	..
44	3	3	225	238	3529	330	67	1 2	..	..	..	..
1864			953	94999	53211	1764431	268700	17808	..	72	817	1048 147 10 6
45	..	..	..	..	2077	220	..	..	..	..	..	..
46	..	7	..	495	4092	..	..	3 3½	..	..	..	..
1864			960	94999	53706	1770600	268920	17808	..	72	817	1045 147 10 6
1	127	53	5072	3854	112465	18325	883	2 8½	..	266	407	15 0 0
2	4	..	306	..	6218	830	46	2 6	..	11	6	2 1 8
3	7	..	467	..	7676	1227	100	2 6½	..	10	13	2 1 8
4	19	..	1185	..	20852	2447	191	2 2½	..	5	12	4 3 4
5	191	72	9666	3896	147428	19637	2399	2 3½	..	42	189	20 16 8
6	31	6	1293	484	25000	4312	191	2 8	..	15	17	5 0 0
7	3	..	161	..	6059	999	96	2 10½	..	5	6	1 1 10
8	8	..	528	..	12979	2327	33	3 6	..	23	18	2 0 8
9	57	14	2945	1220	59228	9481	1322	2 6	..	102	123	12 0 0
10	25	3	1082	161	23553	3418	580	2 5½	..	20	55	4 4 8
11	7	..	485	..	13751	2557	217	3 2½	68	12	22	2 4 6
12	7	3	383	225	9206	1057	76	2 4	..	6	10	2 0 2
13	5	..	339	..	8139	1794	171	4 0½	..	..	15	1 13 4
14	80	16	2805	1149	49472	5866	230	2 0	377	145	88	12 19 8
15	352	77	14826	5937	253660	35986	1876	2 1½	2182	845	346	25 0 0
16	43	..	2555	..	24890	3603	169	2 4	292	13	50	3 3 2
17	50	..	3224	149	50224	7285	574	2 6	..	103	103	8 6 8

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
RENFREWSHIRE DIST.— <i>Con.</i>										
Port Glasgow—Fore Street	1165	14841	1404	897	2931	7784	..	7765	349	18
" Provident..	1549	9128	11429	895	3148	7774	..	13142	..	19
Renfrew Equitable.....	1258	8569	20128	1565	3197	7540	..	20846	1341	20
Thornliebank	530	2110	12901	270	1517	1988	6184	5584	1974	21
	28685	286397	306270	88723	84880	264053	28202	230005	21980	
Productive Societies:—										
Paisley Manufacturing....	4092	42080	62329	5285	28930	20980	3717	53609	9708	22
Scottish Laundry Associa- tion (Barrhead)	61	2440	6645	996	263	8738	..	1738	398	23
Total	32748	280917	375244	45004	114073	293771	31919	285352	32081	
No. 10-STIRLING, WEST FIFE, AND CLACKMANNAN DIST.—										
Aberfoyle	107	553	28	193	248	24	..	555	320	1
Alloa ..	4330	84772	7816	6361	23598	28636	19859	37889	1870	2
Alva Bazaar ..	1166	20506	358	1257	5415	4478	650	12560	1353	3
Balfron ..	128	372	..	36	122	14	..	410	61	4
Bannockburn ..	1718	27927	..	3812	6903	13497	4419	6622	5043	5
Clackmannan ..	331	8315	172	397	1122	2173	722	5609	836	6
Coalsnaughton ..	245	2159	680	440	942	796	..	1795	727	7
Deanston ..	99	123	9	105	204	13	..	174	19	8
Dunblane ..	333	8871	21	329	1533	2737	..	5495	183	9
Menstrie.....	162	2436	100	128	684	862	..	1102	249	10
Newtonshaw ..	685	9672	1008	1262	2229	2637	435	6970	1450	11
Stirling ..	3691	47652	1408	3472	11928	28627	..	20388	932	12
Tillicoultry	1317	13524	135	1238	3843	3170	1660	6994	2615	13
	14362	226882	14735	19030	58771	87664	27745	106563	15157	
Productive Society:—										
† Alva Baking	805	7427	70	194	516	1915	650	4593	133	14
Total	15167	234309	14805	19224	59287	89579	28395	111156	15291	
Wholesale Society:—										
Scottish Wholesale (Glas- gow)	A 270	443405	2718094	674169	843395	580074	57726	2332129	209075	1

† Now amalgamated with the Alva Co-operative Bazaar Society Limited.

A Societies, and 559 employé members

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
18	48	20	1684	1194	37533	6737	770	3 0	96	..	..	9 0 0
19	58	10	1998	898	43335	8000	993	3 0	280	15	56	10 0 0
20	57	3	2748	261	60279	9313	312	2 11	..	110	67	9 19 2
21	17	..	1015	..	24464	3757	82	2 10½	35	15	61	4 6 2
	1196	279	54707	19428	996411	148958	11316	..	3330	1763	1664	157 3 4
22	..	423	..	22315	133314	14064	2054	0 9	892	52	143	20 0 0
23	..	187	..	6963	15958	2703	110	2 6	..	12	15	0 10 2
	1196	889	54707	48706	1145638	165725	13480	..	4222	1827	1822	177 13 6
1	4	..	229	..	4057	535	15	3 0½	..	2	2	0 18 3
2	149	141	8079	6444	176676	33766	3100	3 7	..	189	138	12 0 0
3	30	23	1573	804	42355	8091	717	3 6	..	91	61	9 12 4
4	3	..	182	..	2941	290	10	2 0	..	..	..	0 18 8
5	48	36	2970	2183	77283	5937	1243	3 10	..	88	68	8 6 8
6	12	5	714	299	17976	3840	358	3 11	..	12	22	2 15 4
7	7	4	361	262	13442	2993	90	4 1½	..	7	9	..
8	1	1	76	88	2819	398	6	2 9	28	..	2	..
9	14	2	656	164	13277	2677	433	3 6	..	87	9	8 2 8
10	4	2	205	113	5386	1011	93	3 5	..	5	9	1 7 0
11	23	21	1393	1141	32920	6283	433	3 7½	..	..	80	5 12 6
12	115	59	5567	4042	159655	24799	2231	3 5	..	228	70	8 6 8
13	35	34	1746	1640	44954	10223	486	3 8	..	56	24	8 6 8
	445	328	23751	17180	593741	100849	9215	..	28	715	494	61 6 9
14	..	12	..	154	91584	426	72	4 4	..	..	3	..
	445	340	23751	17334	595325	101275	9287	..	28	715	497	61 6 9
1	2307	5614	100048	257143	7851079	330720	21830	0 8½	15133	..	2874	100 0 0

SUMMARY OF THE

NAME OF DISTRICT.	No. of Societies.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
			Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
			£	£	£	£	£	£	£	£
No. 1—AYRSHIRE	35	29277	497088	68834	30435	107590	216805	36578	260550	30918
„ 2—BORDER COUNTIES..	11	10846	171544	35558	15055	55117	79480	6073	103890	21371
„ 3—CENTRAL	42	39093	518050	297783	62135	153115	235481	55099	473876	60145
„ 4—EAST OF SCOTLAND.	23	77362	1235222	110109	240650	266885	408665	160091	971391	112442
„ 5—FALKIRK	22	22283	364696	54229	23654	79513	100524	37462	250348	27969
„ 6—FIFE AND KINROSS..	34	32918	526220	26448	43890	143787	242298	24805	257928	31034
„ 7—GLASGOW & SUBURBS	37	91923	1019095	766528	179024	374163	746948	96533	847975	89480
„ 8—PERTH, FORFAR AND ABERDEEN	46	66160	404572	155134	58488	207942	281292	40738	204127	39662
„ 9—RENFREWSHIRE	23	32748	280917	375244	45004	114073	293771	31919	285352	32081
„ 10—STIRLING, WEST OF FIFE, & CLACKMANNAN	14	15167	234309	14805	19224	59287	89579	28395	111156	15291
WHOLESALE SOCIETY.....	1	270	443405	2718094	674169	843395	580074	57726	2332129	209075
Totals, 1911.....	288	418047	5695118	4622766	1391728	2404867	3274917	575419	6098722	669468
Totals, 1910.....	291	409552	5449031	4286872	1278609	2386875	3248249	607231	5353084	688193
Increase .....	..	8495	246087	335894	113119	17992	26668	..	745638	..
Decrease	3	..	..	..	..	..	..	31812	..	18725

SOUTHERN

RETURN OF TRADE, &c., of Co-operative Societies in the Counties of
ISLE OF WIGHT, LONDON, KENT, MIDDLESEX, OXFORD,
arranged in their respective

a These particulars are taken from our last year's return. b These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
No. 1—NORTH METROPOLITAN DISTRICT—										
Anchor (London)	622	461	9	341	215	54	..	595	395	1
Berkhamstead	712	8433	6284	399	3090	8804	2480	1145	409	2
Brentwood	1020	5995	2046	386	1284	3170	772	3703	198	3
Chesham	913	6226	845	318	1999	6121	214	776	102	4
Co-op. Brotherhood Trust (London)	171	476	135	75	312	56	231	282	4	5
b Co-op. Institute (London)..	84	684	1009	..	221	74	..	476	..	6
Croxley	244	1167	11	209	561	482	..	603	45	7
Edmonton	12000	46506	10772	3815	16868	34407	5098	15970	886	8
Enfield Highway	5412	48974	5288	2272	24527	20951	4033	11456	2060	9
Epping	592	3774	1830	250	1019	4081	..	1355	131	10
b Euston (London)	762	290	5	1156	769	..	..	682	..	11
Gothie (Edmonton)	94	120	..	100	258	42	..	70	120	12
Grays	5674	52279	3409	4204	17734	28898	171	19430	1316	13
Hemel Hempstead	223	468	90	6	360	336	..	216	50	14
Hendon	860	5286	165	358	1986	3085	390	1295	..	15
Hoddesdon	120	795	2	97	327	13	..	596	74	16
Kilburn	334	1297	768	..	640	641	..	546	720	17
Luton	3188	26952	4318	1653	6428	8126	11771	9662	160	18
Perseverance (London) ..	166	53	85	22	120	22	..	178	20	19
a Radlett	256	2151	1560	45	1819	2146	..	209	255	20
a Railway Clearing House	1227	1472	7589	1077	5174	2022	..	1638	3292	21
St. Albans	600	1848	113	130	740	458	..	1098	67	22
St. Clements	132	180	13	25	60	38	..	132	..	23
Southend	307	1042	2	..	235	300	..	305	125	24
Stratford	24592	301897	3870	7827	55071	120518	71412	91943	..	25
Tring	986	15044	1142	322	2904	3532	7528	3276	411	26
Watford	3641	19352	3322	1969	9611	12707	..	6282	190	27
Wealdstone ..	293	447	99	20	349	105	..	327	4	28
West London ..	5161	15891	3835	432	7896	11814	338	3809	278	29
Willesden and District ..	1854	5517	7828	390	4997	5057	2964	1721	371	30
„ Junction ..	442	3282	273	181	781	146	..	3167	..	31
Yiewsley and West Drayton	634	1876	1413	216	1001	1966	493	804	134	32
	73316	580235	68130	28245	169266	280122	197895	189087	11817	
Supply Associations:—										
a Canteen & Mess (London).	338	12391	50207	..	17178	34041	1067	1611	38946	33
Civil Service Supply Assoc.	81181	353920	33516	121835	311642	194624	22147	108815	12462	34
	15485	946546	151853	150080	498086	508787	131109	293513	63225	

SECTION.

BEDFORD, BERKS, BUCKS, CAMBRIDGE, DORSET, ESSEX, HANTS, HERTS
NORFOLK, SUFFOLK, SUSSEX, and WILTS, for 1911,
Conference Districts.

from the Registrar's Return for 1910. c These societies have not made a return either to
the Registrar.

	No. of Employers on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Inter- est on Share Capital	Average Divi- dend per £.	Bonns on Wages.	Educa- tional Pur- pose.	Chari- table Pur- pose.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	5	..	309	..	11532	66	20	..	..	1	..	6 10 2
2	31	6	1682	340	23407	2215	404	1 6	28	56	19	5 8 2
3	16	4	1000	277	20457	1992	271	1 6	5	43	23	7 17 4
4	15	4	906	297	18965	2250	262	2 0	23	47	14	6 16 6
5	3	..	266	..	2177	9	..	..	..	1	..	1 9 2
6	..	..	..	..	1201	..	..	..	..	..	..	..
7	5	..	277	..	9613	1046	57	2 0	49	..	2	1 1 0
8	266	64	14561	5726	182110	13094	1978	1 2	..	250	112	20 0 0
9	144	19	9733	1794	115638	10149	2243	1 3	..	172	74	16 0 0
10	14	4	777	247	11723	831	171	1 04	15	15	15	4 12 4
11	..	..	..	..	26708	917	..	..	..	..	..	..
12	..	..	85	..	1573	84	5	1 44	..	..	..	..
13	168	21	10711	1647	147737	16450	1872	1 11	184	365	177	22 0 0
14	5	1	210	76	3265	131	17	0 9	..	2	1	1 10 8
15	18	3	827	280	14938	1278	232	1 6	..	24	1	5 0 0
16	3	..	150	..	2483	184	37	1 3	..	..	..	1 0 0
17	4	..	444	..	5412	..	..	..	..	..	..	2 14 8
18	52	8	2788	559	56303	7171	1121	1 11½	68	152	59	8 6 8
19	2	..	123	..	1773	74	1	0 8	..	..	..	1 0 0
20	..	..	83	..	7688	190	102	..	..	..	..	..
21	11	..	1469	..	36858	2573	145	1 8	..	..	1	3 3 0
22	9	5	355	363	9404	722	67	1 2	25	15	2	3 15 4
23	4	..	236	..	1055	30	7	1 4	..	..	..	..
24	4	2	340	191	3153	..	..	..	..	..	..	1 1 0
25	759	150	59139	13862	591474	69175	13269	1 9	..	650	441	40 0 0
26	24	3	1046	189	20219	2748	570	1 7½	..	8	..	7 18 0
27	66	15	3795	1099	74801	9456	845	2 0	..	107	44	10 0 0
28	5	1	295	80	3715	87	20	0 4	..	1	..	1 13 4
29	77	15	5125	1128	58658	3515	853	0 10	162	88	56	8 6 8
30	40	8	2284	689	29143	1516	219	1 0	60	35	26	8 6 8
31	8	..	532	..	9983	964	334	1 8	23	4	..	3 14 0
32	14	2	777	223	11776	1069	76	1 5	56	20	..	4 11 8
	1772	335	120325	29067	1514932	149986	25198	..	698	2056	1067	203 16 4
33	150	..	16846	..	315770	804	618	..	..	..	..	5 5 0
34	1413	142	121650	11922	1637954	44224	42464	..	..	..	102	56 4 4
	3335	477	258821	40989	3468656	195014	68280	..	698	2056	1169	265 5 8

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
NORTH METROPOLITAN DISTRICT—con.									
Productive Societies:—									
Chesham Boot and Shoe ..	59	742	470	225	710	49	..	544	649 35
London Bass Dressers	66	333	223	1589	367	..	..	1653	665 36
" Bookbinders	79	397	..	21	110	74	..	234	155 37
" Clothiers	88	696	..	314	386	..	..	848	377 38
b " General Builders..	494	2887	4572	495	3378	1900	..	2676	.. 39
" Pioneer Boot Manufacturing..	87	632	100	500	1616	157	..	242	49 40
" Typewriters	30	203	81	..	56	110	..	6	118 41
Total	16538	952436	157299	158224	504709	511077	131109	299716	65238
No. 2—SOUTH METROPOLITAN DISTRICT—									
Addington	17	95	..	..	116	10	..	154	61 1
Addlestone	963	5284	486	488	2577	2829	..	1921	392 2
Bromley and Crays	5880	49567	3355	2022	19210	27024	13770	6192	2498 3
Cobham	195	503	988	..	434	764	..	281	123 4
Croydon	2060	7373	3779	684	4194	4927	3214	1600	.. 5
Epsom	508	3970	6174	548	1248	2436	6443	627	63 6
Hampton & New Hampton.	359	3192	900	252	1553	1805	1100	513	402 7
Leatherhead	431	2384	427	173	675	1583	..	760	223 8
Penge and Beckenham	1775	9914	4068	178	4538	8261	..	1949	419 9
Sevenoaks	804	3332	3826	..	1293	4870	300	645	*401 10
aSouth London General....	291	324	..	30	334	94	..	83	89 11
Staines and Egham	1809	5819	266	468	2693	3348	..	1664	68 12
Surbiton and Long Ditton.	211	498	1014	..	219	1288	..	246	96 13
Sutton	1384	6013	2920	170	2699	4185	524	1755	386 14
Woking, Horsell, & District.	947	6072	3068	335	2090	4395	2749	1092	126 15
Woolwich (Royal Arsenal).	27620	276032	59052	38706	66918	101460	180540	78026	2101 16
	44774	380392	84323	44054	110791	169279	188640	97508	7393
Supply Association:—									
Agricultural and Horticultural (London)	3846	9274	72019	11660	35721	37026	..	1840	48454 17
	48620	389646	156342	55714	146512	206305	188640	99348	55847
Special Society:—									
aNorwood Gardeners	80	42	..	47	..	..	..	110	.. 18
	48700	389688	156342	55701	146512	206305	188640	99458	55847
Productive Societies:—									
tGreenwich Bread and Flour	83	999	..	179	64	905	..	209	.. 19
Total	48783	390687	156342	55940	146576	207210	188640	99667	55847

* Hire purchase.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Pro- ductive.	Distributive.	Pro- ductive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.				
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.		
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
35	..	35	..	1930	6512	366	65	0 4	63	13	28	0 9	0
36	..	19	..	1344	4382	351	30	..	216	12	16	0 14	0
37	..	6	..	418	732	51	22	..	..	..	..	0 13	2
38	..	8	..	602	4775	438	34	1 0	28	..	9	0 14	4
39	..	..	..	..	20888	1512	..	..	..	..	..	..	..
40	..	13	..	855	5465	556	38	..	..	368	..	0 14	6
41	..	6	..	302	470	..	..	..	..	..	..	0 5	0
<hr/>													
	3335	564	258821	46440	3511880	198288	68469	..	1005	2449	1222	268 15	8
<hr/>													
1	1	..	54	..	1423	133	5	1 0	44	..	..	0 2	10
2	21	4	1110	309	19554	1993	242	1 6	94	41	12	7 18	4
3	185	16	8202	2074	111965	10333	2308	1 6	..	190	86	24 4	0
4	4	..	274	..	3528	118	40	0 5	..	1	..	1 5	8
5	42	4	2158	312	26863	1808	314	1 0	104	40	37	8 6	8
6	9	2	608	151	6525	191	145	0 1½	..	..	11	4 8	6
7	11	3	578	206	8234	510	156	1 0	30	8	7	3 0	0
8	8	3	510	172	7442	434	104	1 0	..	8	4	3 8	0
9	38	6	2070	438	24830	1765	424	1 0	..	33	27	9 0	0
10	13	2	866	146	9287	13	13	..	..	..	..	1 0	0
11	4	..	362	..	3458	157	15	0 6	7	2	..	..	..
12	34	6	1958	401	24982	2257	282	1 4	134	52	19	10 10	0
13	..	..	310	..	3153	..	11	..	..	..	..	1 13	4
14	26	5	1520	377	19729	1015	271	0 7½	62	35	13	8 6	8
15	25	4	1310	234	17829	1721	278	1 3	48	40	31	6 15	0
16	726	258	41467	18253	548535	59062	10371	1 3	2952	1033	298	70 0	0
<hr/>													
	1147	313	63357	23073	837337	81510	14979	..	3475	1483	545	159 19	0
<hr/>													
17	59	173	2745	7024	71114	1174	464	..	350	448	..	8 6	8
	1206	486	66102	30097	908451	82684	15443	..	3825	1931	545	168 5	8
<hr/>													
18	..	..	8	..	50	14	..	..	..	..	..	..	..
	1206	486	66110	30097	908501	82698	15443	..	3825	1931	545	168 5	8
<hr/>													
19	..	..	..	..	1534	135	..	..	..	..	..	..	..
	1206	486	66110	30097	910035	82893	15443	..	3825	1931	545	168 5	8

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
No. 3—KENT DISTRICT—									
Ashford	1629	£ 12176	£ 7031	£ 585	£ 5721	£ 10187	£ 2515	£ 1929	£ 189
Canterbury	460	1136	284	49	433	416	..	644	165
Chatham	2740	23519	4033	1107	9580	11785	..	8472	646
Cliffe-at-Hoo	348	2070	837	..	1218	1696	..	893	402
Dartford	1718	9004	5281	812	4390	7621	589	3371	694
Faversham	1351	17510	780	1018	5780	4640	6360	3244	720
Folkestone	2791	33463	8553	428	11644	16999	7853	6690	1354
Gravesend (Borough of) ..	1906	11851	1517	382	5256	7414	..	1789	313
Greenstreet	378	3217	11	248	1456	1123	511	1074	93
αHastings and St. Leonards ..	380	271	34	15	216	171	..	121	76
Maidstone	563	1170	875	122	982	1068	..	425	88
New Brompton	5020	51322	13895	3501	18283	18683	2022	38398	1007
Rainham	502	5295	666	344	2717	1918	328	2192	111
Ramsgate	586	2311	1190	148	1036	2242	..	482	275
River and District	4389	45424	2729	1907	13803	23581	1472	12050	2230
Rochester	3123	18653	1514	539	6972	18448	1065	2939	635
Sheerness	2692	35804	2990	1826	14763	12187	639	14732	2119
" Economical	2283	20332	977	1712	3957	14155	4039	2430	490
Sittingbourne	3123	37758	6314	3201	11355	13327	4379	24265	374
Tonbridge	426	1522	120	146	790	76	160	1065	164
Tunbridge Wells	1073	4747	2767	406	2166	3671	1444	1255	535
Walmer and Mongeham ..	650	5166	178	84	2016	2984	..	1158	385
αWaltham	60	..	..	..	..	..	..	..	..
	38191	343721	61976	18580	124624	169392	33976	129118	18065
Productive Societies:—									
Alfred Joint Stock (Ashford)	475	2495	1208	200	610	5001	..	..	225
Medway Barge Building and Carrying	177	2781	2973	..	492	5237	..	42	281
Total	38843	348997	66157	18780	125726	179630	33976	129160	13571
No. 4—SUSSEX DISTRICT—									
Arundel	549	3518	1866	606	2446	1570	815	1305	*250
Bognor	197	513	693	..	253	1004	..	220	63
Brighton	3433	25998	4391	1126	9719	15586	3637	6683	1252
Crawley and Ifield	341	1577	771	144	872	1224	..	467	97
Godalming	1120	9478	4205	118	5340	5375	2567	1077	364
Gomshall	318	2667	45	89	1141	997	124	719	208
Guildford	1798	18121	1156	1730	5677	10177	5784	4023	347
Haywards Heath	950	6453	1046	354	2382	5049	..	896	447
Lewes	1522	13398	6497	246	5223	6021	9198	1329	..
Newhaven	1584	14427	1599	415	5274	9383	387	2309	859
Reigate	1835	22413	8569	733	3907	14618	10205	3615	836
Total	13647	118563	30838	5561	42234	71004	32717	22643	4723
No. 5—HANTS DISTRICT—									
Aldershot	678	1846	96	226	665	387	..	1513	84
Alton	190	418	23	..	312	113	..	189	49
Basingstoke	799	5800	630	454	2433	1655	..	3369	368
Camberley	320	391	2	..	216	156	..	115	62
Cowes	1582	7128	4554	619	4850	4982	300	3689	484
Eastleigh	1063	6404	2851	255	2819	5122	1597	995	152

* Hire purchase.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.							
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.			
										Educational Purposes.	Charitable Purposes.	Co-operative Union.	
			£	£	£	£	£	s. d.	£	£	£	£	s. d.
1	40	2	1999	152	28608	2373	565	1 0 ¹ / ₂	..	45	39	8 12 6	
2	4	3	236	107	4487	296	45	0 9 ³ / ₄	..	..	..	..
3	67	9	3776	609	57714	6759	1102	1 10	..	142	28	12 0 0	
4	9	1	463	100	6032	128	49	0 2 ³ / ₄	3	..	3	2 15 4	
5	36	8	2396	543	38415	3942	406	1 6	..	74	72	8 6 8	
6	50	7	2714	443	40185	4758	671	1 8	..	53	57	8 6 8	
7	81	11	4364	780	65605	5996	1440	1 5 ¹ / ₂	..	10	28	9 0 0	
8	47	5	2724	388	35247	2183	565	0 10 ¹ / ₂	..	39	9	8 6 8	
9	7	3	646	..	7559	712	109	1 6	27	17	..	3 3 0	
10	..	..	422	..	3678	200	15	..	..	..	2	3 3 4
11	9	3	369	212	8294	332	40	1 0	9	14	1	3 15 2	
12	131	123	8709	5221	125360	15699	2454	2 0	..	331	71	12 10 0	
13	16	3	1129	180	15485	1676	196	1 10	..	36	14	4 4 0	
14	10	2	508	104	9644	421	98	1 0	..	16	12	4 4 10	
15	120	22	6982	1387	102677	12076	1806	1 11 ³ / ₄	..	115	110	21 14 0	
16	81	5	4050	360	54203	4358	868	1 3	..	80	32	8 6 8	
17	85	17	3847	866	63715	7973	1410	2 0	264	107	78	17 0 0	
18	45	21	2642	1782	39777	5593	754	2 5	70	84	48	17 19 10	
19	109	19	5925	1421	98947	13783	1368	2 6	..	130	129	25 11 4	
20	6	..	294	160	7700	530	62	1 2 ³ / ₄	..	12	1	2 15 0	
21	25	..	1315	240	21793	2092	151	1 4	54	88	16	7 11 10	
22	13	4	749	219	13340	970	239	1 6	..	20	2	..	
23	..	..	..	..	..	..	..	..	..	..	..	..
	991	275	56259	15274	850405	92850	14413	..	427	1413	752	189 6 10	
24	..	28	..	1969	17961	3537	186	3 4	..	..	21	..
25	..	26	..	1272	3508	131	131	..	..	3	..	1 10 0
	991	329	56259	18515	871874	96518	14730	..	427	1416	773	190 16 10	
1	11	2	511	128	7958	563	157	1 0	30	17	10	4 14 4	
2	4	..	175	..	2053	..	..	1 4	..	124	..	26 .. 7
3	98	10	5145	838	70747	6602	1167	1 4	314	124	40	2 13 4	
4	8	1	428	75	6154	493	70	1 2	..	9	15	2 13 4	
5	29	4	1726	325	23027	1839	448	1 3	..	39	9	8 6 8	
6	8	2	529	148	7602	380	131	1 0	15	10	1	2 11 4	
7	59	8	3296	553	48527	6284	877	1 10	317	110	98	10 0 0	
8	17	5	1046	293	13472	1346	220	1 6	60	20	9	5 18 4	
9	25	3	1272	163	21320	2290	546	1 6	80	41	31	12 11 10	
10	48	7	2633	575	41414	2675	656	1 0 ¹ / ₂	..	47	20	8 6 8	
11	62	..	3819	..	39400	2841	993	0 11 ¹ / ₂	..	33	..	8 6 8	
	369	42	20580	3093	281674	25313	5265	..	816	450	173	89 17 9	
1	10	3	475	145	8192	613	179	1 0	..	13	4	6 3 9	
2	4	1	214	99	2742	47	15	0 8	1	..	..	1 11 0
3	25	5	1493	278	21923	2714	268	1 10 ¹ / ₂	..	52	8	6 5 0	
4	4	1	212	65	2630	..	..	..	..	..	..	..
5	35	16	1815	747	35308	4042	345	2 0	44	150	29	8 6 8	
6	29	6	1166	626	22226	2315	284	1 8	27	49	8	8 2 0	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							House Prop- erty.	All other Invest- ments.	
HANTS DISTRICT—CON.		£	£	£	£	£	£	£	£
Farnham	351	726	4	82	602	44	..	407	.. 7
bForton Coal (Gosport)	848	175	19	56	..	..	..	250	.. 8
Haslemere	560	4179	648	178	1470	3412	..	688	219 9
Parkstone & Bournemouth	2209	9038	1723	870	4058	4483	600	3749	.. 10
Petersfield	255	712	3	..	346	382	..	145	80 11
Portsea Island (Portsm'uth)	9717	102144	13065	5191	33407	49373	13924	33796	2830 12
Ringwood	135	182	21	5	263	48	..	48	.. 13
Romsey	179	234	5	60	260	38	..	103	34 14
Shanklin Lake and Bran- stone	487	4913	2960	353	2592	1854	3271	511	412 15
Southampton	5154	27267	2238	1667	13112	13518	1506	5953	1351 16
Winchester	940	4594	4324	582	1876	6739	..	1439	277 17
	25467	176151	33176	10598	69281	92306	21198	56959	6402
Special Society:— aFarnham and Alton Dis- trict Farmers and Hop- growers' Association	117	481	6	338	536	..	..	496	1805 18
	25584	176632	33182	10396	65817	92306	21198	57395	7707
Productive Society:— Portsmouth Printers	107	283	858	..	164	914	..	12	115 19
Total	25691	176915	34040	10936	69981	93220	21198	57407	7822
No. 6—WILTS & DORSET DIST.									
aAmesbury	75	396	..	..	172	107	..	65	35 1
Andover	1311	7456	1685	796	4577	5747	..	906	320 2
Bradford-on-Avon	657	6579	1236	300	2034	2198	..	4143	602 3
Calne	243	745	796	28	330	1108	..	397	67 4
aChilde Okeford	231	806	138	785	694	807	..	372	121 5
Chippenharn	1400	7387	3223	..	4209	5331	..	1967	717 6
Devizes	719	3638	1052	171	2094	2419	..	706	289 7
Mere and District	376	1686	950	167	613	620	1272	764	370 8
Salisbury	1230	6707	707	378	2886	4297	..	1369	305 9
Trowbridge	3345	28940	5000	2253	7117	12678	8048	10891	1334 10
Warminster	711	4440	846	535	1532	2282	..	2205	311 11
Weymouth	1661	6041	978	286	3561	4170	..	1059	537 12
Wilton	378	2142	..	298	731	842	333	443	130 13
Total	12337	76903	16611	5997	30550	42606	9653	25287	5148
No. 7—OXFORD AND BUCKS. DISTRICT—									
Aldermaston	117	705	..	45	475	152	..	550	241 1
Aylesbury	920	7966	277	449	2822	4434	485	1736	240 2
Banbury	3879	65527	6235	1903	17126	35542	7317	16023	4225 3
Bletchley & Fenny Stratford	622	3702	1285	142	1934	1659	878	749	166 4
Chipping Norton	2006	30207	2668	996	7379	10996	4014	13588	1855 5
Grandborough	40	26	..	95	71	..	..	100	6 6
High Wycombe	665	1837	1636	51	1054	2267	..	624	177 7
Kingshill—New Swindon ..	1282	2568	1494	639	4413	580	580	1156	123 8
aLeighton Buzzard	780	6586	209	216	2174	2774	1813	922	175 9
Maidenhead	841	4701	2172	80	1187	5066	..	715	179 10
bMiddleton Stoney	105	1047	..	142	430	17	..	742	.. 11

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
7	6	..	327	..	4945	337	28	1 2	5	9	5	2 10 0
8	..	..	..	..	2202	27	..	..	..	..	..	..
9	11	2	617	167	11550	1105	182	1 4	14	23	10	3 17 10
10	48	8	3831	707	42343	2858	394	1 0	59	118	40	12 0 0
11	5	1	154	87	3811	138	21	..	..	..	1	2 2 0
12	235	77	11496	5909	196348	22271	4559	1 8½	881	441	85	21 0 0
13	4	..	156	..	2099	56	7	0 7	1	1	..	0 16 1
14	5	2	216	71	2860	227	9	1 3	..	9	..	1 6 2
15	16	2	942	128	11005	800	222	1 3	..	14	15	3 14 8
16	113	17	6229	1071	86125	7705	1201	1 5¾	..	177	15	22 0 0
17	20	5	999	361	19190	2073	200	1 8	23	48	12	6 14 10
18	570	146	30342	10461	475499	47328	7914	..	1055	1104	232	106 10 0
	..	..	80	..	11577	242	23	..	..	..	..	..
	570	146	30422	10461	487076	47570	7937	..	1055	1104	232	106 10 0
19	..	5	..	321	503	..	..	..	..	..	..	0 17 0
19	570	151	30422	10782	487579	47570	7937	..	1055	1104	232	107 7 0

1	3	..	86	..	1276	71	14	0 8½	1	..	..	0 12 6
2	22	5	1453	331	24011	2459	284	1 8	123	50	15	10 9 6
3	15	2	805	72	14683	1660	263	1 8	..	12	6	5 10 0
4	3	2	206	115	3734	217	32	1 0	..	4	..	..
5	4	..	179	..	5313	529	..	1 6	..	..	2	..
6	28	7	1307	458	28996	2556	333	1 8	..	63	7	10 12 8
7	25	6	985	323	12288	821	157	1 3	11	8	15	5 13 4
8	11	..	457	..	9283	742	80	1 6	..	..	3	3 1 10
9	21	6	1128	366	17785	1578	307	1 3	52	30	13	8 6 8
10	79	15	3526	948	67663	6551	1011	2 0	..	64	288	8 6 8
11	15	3	823	160	14969	1344	162	1 8	..	14	9	5 13 0
12	43	8	1883	442	28956	3080	244	1 9	..	77	..	10 15 0
13	3	2	127	93	4907	535	99	1 8	30	2	2	1 19 4
19	272	56	12965	3308	233864	22143	2986	..	217	324	360	71 0 6

1	2	1	157	52	4439	466	33	2 0	..	..	..	..
2	16	4	888	243	16780	1856	364	1 7	..	37	8	7 10 0
3	126	57	4510	3033	115654	10022	2523	1 10	..	175	122	21 0 0
4	13	4	847	199	12256	645	170	1 0	..	..	3	6 10 0
5	59	18	3017	923	61511	8814	1432	2 5	..	93	53	10 0 0
6	..	..	28	..	576	37	1	1 3	..	..	..	..
7	12	3	648	142	8886	517	68	1 0	..	11	6	4 9 0
8	7	9	478	438	9108	1716	116	3 6	15	..	15	..
9	9	4	595	145	10838	1156	294	1 4	..	..	..	..
10	17	3	775	223	10933	764	213	0 7½	19	10	2	6 0 0
11	..	..	..	..	2385	131	..	..	..	..	..	0 16 10

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Build- ings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
							Hous- e Prop- erty.	All other Invest- ments.	
OXFORD AND BUCKS. DISTRICT—Con.		£	£	£	£	£	£	£	£
Newport Pagnell.....	340	782	221	134	724	298	..	423	71
New Swindon Industrial ..	3368	13620	6122	1689	12579	7891	..	4115	511
Provident ..	2627	4806	1315	881	1158	5156	212	1797	290
Oxford.....	9005	104871	10000	842	28774	31418	31861	32536	3490
Reading	9876	150499	5924	1076	24067	53735	51092	36756	4600
Slough.....	1667	12750	371	426	3711	6040	1169	3986	1240
Steeple Aston	260	3115	355	133	873	722	1239	494	560
Stony Stratford	656	9030	643	232	2717	3283	800	3469	1167
Sunningdale	143	362	108	..	248	53	..	169	164
Swanbourne	80	154	95	92	384	5	..	47	21
Windsor.....	1097	6575	2407	307	3026	8874	..	2830	270
Wolverton.....	1903	18416	6230	895	6136	8607	2969	9031	850
	42279	449843	49767	10826	119683	188402	104429	132558	18600
Productive Society:— Oxford Builders	60	591	482	99	132	536	..	200	470
Total	42339	450434	50249	10925	119818	188938	104429	132758	19070
NO. 8—CAMBS. AND BEDFORD DISTRICT—									
Arlesey	480	5198	..	592	751	1489	1822	2687	141
Bedford Progressive	1056	3946	2754	300	1581	5025	302	918	..
aBiggleswade	400	1171	663	135	949	1088	..	337	310
Bishop's Stortford	418	1828	1676	75	917	2163	..	708	91
bBurwell	319	1116	136	462	777	357	..	580	..
Cambridge.....	5990	41704	8071	5557	19600	25255	1282	10865	712
Chatteris	336	1332	..	192	577	167	..	894	90
Ely (City of)	707	3353	926	301	2326	1955	..	1036	..
Garden City Co-operators..	312	584	22	25	381	146	..	157	106
Hitchin United	301	853	703	36	613	816	..	342	27
Newmarket	1067	9418	978	549	2527	5174	24	3520	261
Olney	221	280	36	46	321	44	..	135	93
Potton	280	1057	2	166	271	90	..	963	..
Ravenstone	68	262	..	54	130	5	..	223	..
St. Neots	344	837	440	165	931	526	..	268	96
Saffron Walden	296	1387	88	..	446	769	..	523	55
Sawston	1040	8886	524	663	3752	2639	573	3307	237
bSharnbrook	69	402	541	..	117	655	..	147	..
Silsoe	300	986	..	155	1012	30	..	491	14
aSoham	180	455	225	50	317	..	288	276	146
Toddington	125	318	7	8	192	65	..	86	39
Willingham	83	169	..	18	199	7	..	123	72
Woburn Sands.....	172	349	826	..	215	827	..	185	52
	14514	85891	18618	9549	39102	49292	4291	28281	2442
Productive Society:— Garden City Press	157	6934	4764	20	1690	9833	..	2	2634
Total	14671	92825	23382	9569	40792	59125	4291	28283	5076

† Clubs.

; Coal.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.		Net Profit.	In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.		
										Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
12	5	2	268	128	6024	614	28	1 8	..	20	5	2 10 3
13	74	6	2442	390	58851	7137	573	1 8½	134	153	27	8 6 8
14	..	25	..	1436	18345	3755	239	3 6	22	..	14	..
15	195	39	10524	2685	185658	23753	4991	2 0	..	462	283	20 0 0
16	181	49	10516	3703	160669	21358	5713	1 8	1004	383	152	30 0 0
17	33	6	1768	327	26954	2518	593	1 4	25	46	23	10 0 0
18	4	3	270	78	4578	465	152	1 0	..	3	2	2 2 2
19	19	2	1112	116	17340	2089	430	1 7½	..	20	10	5 9 6
20	3	..	195	..	1780	71	15	0 6	..	..	..	..
21	2	..	97	..	1785	144	7	1 8	..	..	..	..
22	23	4	1306	250	18060	1871	307	1 3½	..	53	17	8 6 8
23	48	8	2399	400	44346	5497	810	1 11	..	102	35	14 3 8
	848	247	42780	14911	797806	95396	19072	..	1219	1568	777	157 4 9
24	..	17	..	972	1712	109	30	0 2	23	5	3	0 10 0
	848	264	42780	15883	799518	95505	19102	..	1242	1573	780	157 14 9
1	6	5	269	208	11817	1406	178	2 2	46	..	6	3 17 4
2	24	4	812	300	16934	1433	151	1 4½	..	38	14	6 13 0
3	6	3	267	127	4804	360	52	1 3	..	..	..	3 6 8
4	7	2	440	82	5201	240	80	0 6½	..	4	3	3 13 0
5	..	..	..	..	4894	856	..	..	..	..	..	2 13 0
6	151	19	7669	1245	107039	10955	1589	1 7½	118	118	70	15 0 0
7	5	2	231	116	6372	685	55	2 0	..	3	3	2 14 8
8	17	3	712	164	12941	1317	208	1 9½	..	9	4	5 4 2
9	8	..	271	..	5052	287	15	1 0	..	12	4	1 16 8
10	3	1	202	68	2784	71	37	0 3	..	1	2	3 0 5
11	33	7	1152	369	22545	2372	451	1 6	..	52	10	7 17 0
12	4	2	150	14	3153	253	9	1 6	..	..	..	..
13	3	..	152	..	2816	275	39	1 6	..	6	2	1 14 4
14	1	..	67	..	1321	153	9	2 4	..	..	1	0 10 0
15	6	2	295	122	6381	378	41	1 1	..	..	..	2 14 2
16	5	2	384	..	4229	379	68	1 0½	..	3	3	2 9 0
17	27	3	1180	185	15795	1879	293	1 9	..	24	10	8 6 8
18	..	..	..	..	1100	68	..	..	..	..	..	0 11 0
19	5	2	159	65	3990	274	49	1 2	4	2	3	2 10 0
20	5	..	153	..	3789	308	20	2 0	..	..	..	..
21	3	..	120	..	1773	42	12	0 5	..	..	..	0 16 8
22	3	..	110	..	1635	82	7	1 0	..	..	..	..
23	2	..	96	..	1511	..	6	..	..	..	..	0 10 6
	324	57	14891	3065	247876	24073	3369	..	168	272	135	75 18 3
24	..	71	..	4186	8901	622	278	..	273	9	..	1 2 10
	324	128	14891	7251	256777	24695	3647	..	441	281	135	77 1 1

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.					Owing to the Society for Goods.
		Share Capital.	Loans, including any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.			
							House Prop- erty.	All other Invest- ments.		
		£	£	£	£	£	£	£	£	
No. 9—NORFOLK DISTRICT—										
Beebles	1477	10587	7439	466	6632	5370	1802	5474	889	
a Brandon	256	995	..	185	968	..	..	268	..
Bury St. Edmunds	1125	4285	33	325	1826	1886	..	1425	532	
Cromer	420	1147	15	51	600	271	..	529	90	
Diss	373	1670	..	293	958	160	..	1073	..	
Fakenham	322	1513	..	159	917	253	..	794	..	
Great Yarmouth	1447	4965	4224	605	3488	5553	212	1043	474	
Lakenheath	150	560	204	119	561	864	..	361	..	
Lowestoft	2108	14112	2970	426	5793	10914	..	1652	565	
Melton Constable	288	1220	423	58	911	656	235	331	105	
Norwich	9158	92488	6500	6257	31676	32256	8288	43 65	..	
Sheringham	498	2973	..	426	1759	730	..	1384	..	
Swaffham	422	1951	74	206	1184	565	..	571	92	
Thetford	1366	6677	16	401	4630	1840	..	2307	..	
Wymondham	312	1238	710	60	1061	1061	..	276	171	
Total	19722	146381	22608	10037	62964	61879	10537	61253	2918	
No 10—ESSEX AND SUFFOLK DISTRICT—										
Braintree and West Essex.	1418	11158	2442	677	3959	6834	1079	2930	477	
Chelmsford	2888	28714	80	1504	10350	9599	2144	10426	494	
Clacton-on-Sea	490	1873	135	509	493	1591	..	881	29	
Coggeshall	295	1449	671	65	806	1013	..	518	147	
Colchester and East Essex.	7964	78365	3589	6350	21284	30975	31083	10041	..	
Dunmow	166	879	34	70	375	34	..	664	19	
Earls Colne	294	3293	702	600	382	443	495	3342	..	
Halstead	1606	15509	3077	1335	3981	5929	4836	6421	881	
Harwich, Dovercourt, and Parkestone	1610	20821	5211	357	11169	13227	500	1868	1102	
Haverhill	1579	7605	11408	1499	5183	12764	1892	2362	902	
Ipswich	9571	94656	9935	8571	89055	60859	12354	10665	542	
Lavenham	163	396	355	55	472	227	..	230	..	
Leiston	857	12742	354	661	4254	2510	6212	2154	110	
Maldon and Heybridge ..	1094	5346	1865	560	4073	2670	196	959	331	
Stowmarket	864	1404	3263	708	1369	4130	..	823	..	
Terling	142	1074	899	285	184	17	..	2131	46	
Tiptree	965	5588	570	183	2280	3146	369	738	590	
Wickham Market	414	3019	162	233	1102	1855	..	854	80	
Witham	598	6391	590	680	1390	1045	4161	2350	120	
b Woodbridge	419	1089	438	174	1041	477	..	183	..	
Total	33397	301971	45480	25076	113202	159345	65321	60540	5820	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
			£	£	£	£	£	s. d.	£	£	£	£ s. d.
1	36	6	1904	150	34852	3906	484	2 0	..	60	42	8 8 0
2	5	2	194	109	5869	970	43	0 3	..	..	3	2 2 8
3	20	5	730	195	16741	1799	106	2 0	..	17	5	8 6 8
4	8	2	436	87	6468	397	56	0 9	7	8	2	3 0 6
5	6	4	325	158	8245	951	73	2 0	..	5	9	2 19 4
6	8	..	390	..	5886	491	65	1 6	..	12	1	2 10 0
7	35	7	1759	362	26955	2152	216	1 5	..	24	16	8 6 8
8	3	..	140	..	4511	584	26	2 6	..	..	..	1 5 0
9	60	10	2694	413	38145	3830	657	1 7½	56	78	27	9 10 0
10	7	..	319	..	5813	965	59	1 4	11	3	4	2 4 2
11	290	60	13813	2632	240464	30429	4247	2 0	1590	327	208	20 0 0
12	9	3	517	186	9355	1085	139	1 10	19	20	6	4 0 0
13	8	..	311	..	6923	698	90	1 8	13	16	14	3 5 2
14	26	5	1824	250	33101	7852	290	4 5	..	52	76	8 6 8
15	7	2	540	35	7279	670	51	1 6	27	13	5	2 6 0
	528	106	26896	4577	450607	56179	6596	..	1723	635	418	86 10 10
1	37	7	1732	456	26949	3441	439	1 6	..	51	20	8 7 0
2	77	14	4014	873	63070	7613	1305	1 11	..	..	43	14 8 0
3	6	2	..	..	9549	1146	66	1 4	..	22	1	3 5 0
4	5	3	233	200	6068	559	66	1 9	..	..	..	..
5	228	63	10807	3506	164010	18759	3008	1 9½	..	306	182	32 0 0
6	3	..	138	..	2682	250	40	1 0	..	4	..	1 5 0
7	3	..	191	..	5223	656	133	2 4	..	..	11	2 8 0
8	40	7	1874	395	32479	3000	537	1 6½	..	81	39	11 11 2
9	80	25	3698	1306	59488	5636	1012	1 6	..	112	68	12 0 0
10	52	14	2269	822	48446	4829	340	2 0	..	85	31	9 15 0
11	264	88	15267	4825	236857	32502	3605	1 10	..	567	357	40 0 0
12	2	..	109	..	2284	202	197	1 6	..	..	..	..
13	16	..	728	..	17272	2413	450	2 2½	..	114	13	6 17 6
14	26	6	1440	352	21300	2350	179	1 9½	70	49	65	9 2 0
15	25	4	865	209	13039	775	34	1 0	12	23	5	6 7 8
16	2	..	142	..	3232	234	40	1 11½	..	..	1	..
17	16	4	1194	211	19591	1036	308	0 9	..	..	11	7 16 10
18	9	..	400	..	8343	774	147	1 9½	..	15	5	3 5 10
19	7	3	493	197	10728	1531	336	2 0	15	97	15	4 17 8
20	..	..	..	..	7395	891	..	..	..	..	..	..
	898	240	45694	13352	758005	88597	12242	..	97	1466	867	173 6 8

SOUTHERN SECTION.

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.					
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.		
			£	£	£	£	£	£	£	£	£ s. d
1	3335	564	258821	46440	3511880	198288	68469	1005	2449	1222	268 15 8
2	1206	486	66110	30097	910035	82833	15443	3825	1931	545	168 5 8
3	991	329	56259	18515	871874	96518	12730	427	1416	773	190 16 10
4	969	42	20580	3098	281674	25313	5265	816	450	173	89 17 9
5	570	151	30422	10782	487579	47570	7937	1055	1104	232	107 7 0
6	272	56	12965	3308	233864	22143	2986	217	324	360	71 0 6
7	848	264	42780	15883	799518	95505	19102	1242	1573	780	157 11 9
8	324	128	14891	7251	256777	24695	3647	441	281	135	77 1 1
9	528	106	25896	4577	450607	56179	6596	1723	635	418	86 10 10
10	898	240	45694	13352	758005	88597	12242	97	1466	867	173 6 8
	9341	2366	574418	153303	8561813	737641	156417	10848	11629	5505	1390 16 9
	8712	2165	535321	133504	8178309	660970	149827	9608	9872	4296	1369 5 8
	629	201	39097	19799	384504	76671	6585	1240	1757	1209	21 11 1

SOUTH-WESTERNRETURN OF TRADE, &c., of Co-operative Societies in
arranged in their

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.				ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	£	£	£	
No. 1—CORNWALL—										
Bodmin	230	2108	67	..	816	1114	..	507	111	1
<i>a</i> Calstock	33	175	106	..	83	37	..	99	75	2
Darite	142	804	810	48	587	108	319	118	86	3
Delabole	520	2928	..	309	1071	981	313	2085	..	4
East Cornwall	79	461	126	7	243	193	..	105	149	5
<i>b</i> Falmouth	316	467	87	60	330	52	..	232	1	6
Liskeard, St. Cleer & Dist.	994	5032	988	155	2873	3330	..	786	30	7
Menheniot	250	698	274	250	642	121	..	584	70	8
Pensilva	148	884	150	..	562	165	..	196	188	9
Penzance	412	744	210	..	937	180	..	237	56	10
Roche	140	215	15	..	286	24	..	96	13	11
St. Austell	635	1550	511	166	1180	1010	..	182	86	12
St. Blazey	230	968	697	89	653	967	..	353	..	13
St. Columb Road	370	981	274	169	987	539	..	236	..	14
Saltash	800	4169	189	722	791	2489	..	3085	74	15
Tokenbury Corner Coal ..	229	369	100	..	117	20	..	341	53	16
Truro	268	629	166	..	364	198	..	344	12	17
Wadebridge	424	1581	911	212	1447	1304	..	400	112	18
Total	6280	24763	5181	2187	13969	12782	632	9926	1116	
No. 2—DEVON—										
Ashburton	284	7787	401	105	675	588	..	248	142	1
Axminster	100	49	6	..	83	39	..	100	36	2
Barnstaple	341	968	1283	..	371	1403	..	256	223	3
Bideford	351	583	784	13	395	639	..	343	141	4
Bovey Tracey	563	2613	87	246	1213	1019	..	1101	50	5
Brixham	704	4027	105	1039	1401	3026	150	1111	274	6
Buckfastleigh	745	14873	1497	1418	2497	5963	3244	7227	27	7
Chudleigh	183	288	93	44	194	74	..	126	68	8
Colyton	96	284	103	..	119	282	..	127	140	9
Cornwood	186	768	476	65	389	1067	..	322	44	10
Cullompton	192	1846	560	30	1433	880	..	165	57	11
Dartmouth	535	842	60	81	527	199	..	461	..	12
Exeter	2890	18804	9982	128	5360	17793	3589	8562	67	13
Exmouth	790	3666	67	188	895	1019	..	2267	..	14
Honiton	214	524	18	27	357	24	..	289	..	15
Ilfracombe	191	376	472	23	199	546	..	168	25	16
Kingsbridge	41	44	..	..	21	8	..	21	1	17
Kingswear	115	460	73	106	192	363	..	190	16	18
<i>b</i> Lee Moor	130	577	199	197	520	180	..	273	..	19
Moreton Hampstead	202	618	..	55	646	143	..	147	51	20
Newton Abbot	1630	11597	2090	1036	3743	5539	2515	4390	439	21
North Tawton	81	200	156	48	240	124	..	124	..	22

SECTION.

the Counties of CORNWALL, DEVON, and SOMERSET, for 1911,
respective Counties.

from the Registrar's Return for 1910. c These societies have not made a return either to
the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Productive.	Distributive.	Productive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions				
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.		
			£	£	£	£	s. d.	£	£	£	£ s. d.		
1	6	2	237	70	3427	62	24	0 4	..	..	..
2	2	..	56	..	701	..	..	..	..	..	..
3	3	..	126	..	1668	105	35	1 4	..	1	1 1 8		
4	10	..	429	..	13737	1722	166	2 6	..	6	3 18 4		
5	1	..	63	..	1464	99	14	1 2	..	..	..
6	..	..	..	..	2151	96	..	..	..	..	..
7	16	3	854	149	15826	1331	222	1 6	..	2	7 6 0		
8	4	..	177	..	3601	347	30	2 0	..	5	2 0 0		
9	3	..	129	..	2175	146	39	1 3	..	..	1 3 4	
10	7	..	281	..	5233	187	24	0 10	..	..	3 2 6	
11	3	..	140	..	1876	71	7	0 9	..	..	0 18 4	
12	8	..	338	..	8365	645	66	1 6	..	8	5 6 8		
13	6	1	224	60	3658	270	42	1 4	..	6	2 10 0		
14	7	..	444	..	7985	567	40	1 8	..	5	2 11 1		
15	16	3	809	208	15220	2165	152	2 2	31	47	6 13 4		
16	2	..	84	..	1056	99	14	1 8	..	..	..
17	3	..	144	..	2695	..	13	1 0	..	..	2 0 4	
18	10	..	137	..	4799	481	70	2 0	..	..	3 6 8	
107			9	4672	487	95637	8393	958	..	31	80	74	41 18 3
1	5	2	260	86	3638	349	30	0 10	..	..	2	..
2	2	..	48	..	703	27	..	0 6	..	..	..	..
3	3	1	129	63	1775	59	23	0 6	..	..	..	2 16 0
4	4	..	275	..	3428	210	20	1 0	..	..	4	2 17 6
5	12	3	626	190	10332	1114	121	1 9	..	25	13	4 12 7	
6	17	3	709	135	13353	1592	182	2 0	..	10	13	6 0 0	
7	24	5	1108	319	22902	3424	577	2 3	68	68	28	5 19 2	
8	3	1	118	65	2309	87	11	0 10	..	..	..	..
9	1	1	83	39	1144	38	12	0 8	..	..	..	0 15 8
10	4	1	209	69	3780	280	36	1 2	..	..	1	1 11 6
11	3	2	123	80	2176	129	87	1 14	..	..	4	1 12 8
12	4	2	286	94	6684	520	31	1 54	..	11	6	4 0 0	
13	41	12	2365	718	30261	2388	750	0 114	33	38	27	9 0 0	
14	7	4	354	208	8542	925	155	1 6	10	19	3	6 6 8	
15	3	..	113	..	1849	108	20	1 0	..	..	..	1 13 4
16	4	..	108	..	1591	..	13	0 6	..	2	..	0 15 0	
17	2	..	19	..	192	..	..	..	..	..	..	..
18	2	..	84	..	2298	204	17	1 10	3	4	2	0 18 11	
19	..	..	..	..	4651	..	..	..	..	..	..	1 1 8
20	3	1	182	70	3988	326	24	1 3	..	8	1	1 8 0	
21	30	9	1404	520	23965	3580	540	2 0	..	33	32	8 6 8	
22	1	..	31	..	1034	87	..	1 3	2	..	..	0 13 4

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.					
		Share Capital.	Loans, Includ- ing any Over- draft from Bank.	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
							House Prop- erty.	All other Invest- ments.		
DEVON—Con.										
Okehampton.....	266	892	..	50	272	17	..	235	..	23
aOttery St. Mary	137	283	55	17	392	58	..	166	97	24
Paignton	1767	9910	2204	1047	5133	7994	..	1840	469	25
Plymouth Mutual	39277	495889	21926	98073	110714	213336	92106	229506	..	26
Plympton	508	3022	3533	..	1234	3305	1613	656	207	27
Princetown	319	792	1247	..	585	1255	..	376	164	28
Sidmouth	560	2717	238	278	822	1027	..	1623	..	29
South Molton	373	1372	101	61	724	557	..	962	..	30
Tavistock	487	1518	969	227	1025	1368	174	366	..	31
Teignmouth	635	4184	328	250	1653	2188	..	1289	26	32
aTiverton	980	7390	656	80	2679	4371	..	1674	..	33
Torquay	2114	22885	6159	941	6381	12767	5499	7383	472	34
Torrington.....	227	451	5	188	448	186	..	176	5	35
	58214	622599	55883	106061	153532	289347	108890	268120	3241	
Productive Society:—										
Plymouth Printers... ..	202	1090	715	64	215	1404	..	44	297	36
Total	58416	623689	56598	106125	153747	290751	108890	268164	3538	
No. 3.—SOMERSET—										
bBath	1002	5134	3502	206	1861	5399	..	1582	..	1
Bridgwater	1636	8420	3392	934	2165	3810	3285	4648	272	2
Bristol	16134	116059	20134	6668	36741	78755	366	35893	5428	3
Bruton	310	1047	361	513	523	1044	..	307	99	4
Butleigh	214	1789	..	158	1047	146	..	836	93	5
Chard	1820	19748	..	850	7065	6595	6000	2504	862	6
Coleford (Highbury)	427	2556	357	79	1494	650	90	1038	70	7
bCrewkerne	676	5425	1083	709	2866	3043	..	1309	..	8
aEast Harptree	102	612	134	197	1007	10	..	164	10	9
Frome	749	4885	1270	165	1480	3756	..	1540	184	10
Minehead	263	560	4	..	272	85	..	194	73	11
Oakhill	201	1392	134	220	810	530	..	554	142	12
aPortishead	485	2862	1554	162	1318	2860	..	652	75	13
Radstock	4050	40341	7446	1254	11371	10821	13074	17964	..	14
Shepton Mallet	1183	4956	876	356	4076	2653	200	1341	845	15
aStoke-under-Ham	260	993	84	110	591	457	..	370	111	16
aStreet Industrial	556	3648	597	126	1365	1802	..	1515	451	17
Taunton	2344	23506	76	1210	2566	4298	12891	8263	..	18
Templecombe	186	927	625	75	346	1061	..	279	55	19
Twerton-on-Avon	2622	14419	3474	1250	5233	5298	2277	8542	386	20
Wellington	1248	15782	3926	349	4196	2452	13214	1174	..	21
Weston-super-Mare	680	3704	300	187	1750	2023	..	1070	89	22
Yeovil	2005	8795	4336	553	4147	6261	2319	3253	263	23
	39103	287510	53665	16031	91285	143809	53716	94991	9508	
Productive Society:—										
Bristol Printers	45	171	81	..	51	168	..	52	97	24
Total	39148	287681	53746	16031	94336	143977	53716	95043	9605	

	No. of Employees on Dec. 31st.		Salaries and Wages.		Sales during the Year.	PROFIT.						
	Distributive.	Productive.	Distributive.	Productive.		Net Profit.	Interest on Share Capital	Average Dividend per £.	Bonus on Wages.	Subscriptions.		
										Educational Purposes.	Charitable Purposes.	Co-operative Union.
23	5	..	£ 152	£ ..	£ 3361	£ 278	£ 14	s. d. 1 6	£ ..	£ 9	£ 3	£ s. d. 1 10 0
24	3	..	118	..	2309	113	10	1 0½	1	1	1	1 3 8
25	45	6	2035	392	36329	4467	448	1 11½	..	60	11	14 13 6
26	983	330	54682	19617	751256	127073	22964	2 3½	3313	2351	884	100 0 0
27	11	3	354	144	7277	465	138	0 7½	..	5	1	4 3 4
28	6	1	275	59	4223	115	32	0 6	..	..	2	2 11 4
29	4	2	310	144	7179	803	125	1 8	10	22	10	4 10 0
30	4	3	160	106	3962	379	61	1 6	2	6	3	2 18 10
31	9	1	610	28	6578	550	58	1 4	..	6	3	3 14 0
32	13	2	649	99	8741	738	192	1 3	10	8	3	5 5 2
33	14	4	497	234	13796	1548	328	1 9½	..	20	5	8 6 8
34	68	10	3400	675	47729	4359	1081	1 5½	..	70	16	8 6 8
35	6	1	176	52	3874	392	19	2 0	..	14	2	1 16 8
	1346	410	72052	24206	1047209	156718	28119		3452	2790	1080	219 8 6
36	..	14	..	828	2407	89	49	..	14	3	1	1 14 0
	1346	424	72052	25034	1049616	156807	28168	..	3466	2793	1081	221 2 6
1	..	..	..	..	12345	937	..	..	..	..	..	8 11 6
2	32	6	1523	322	29574	3110	357	1 7	36	77	39	10 4 0
3	403	52	24920	5020	290660	25424	4959	1 3½	1029	514	136	35 16 8
4	6	2	326	113	4975	597	43	1 10½	..	..	7	2 5 10
5	3	3	155	184	4072	224	80	1 10	..	..	..	..
6	35	6	1896	270	33259	4280	951	2 0	..	..	29	10 0 0
7	6	5	435	246	10539	1292	116	2 3	..	..	3	3 8 0
8	..	..	..	..	14608	997	..	..	..	..	..	..
9	4	..	129	..	3487	168	14	1 11	..	..	..	0 16 8
10	14	3	636	190	12248	1148	216	1 3	4	6	2	6 3 8
11	4	..	171	..	2664	223	26	1 0	..	..	..	2 1 8
12	6	3	275	139	4771	395	51	1 11	..	..	..	1 15 4
13	7	5	553	280	9015	622	128	1 1½	..	9	6	3 19 4
14	77	22	4662	1184	106470	16042	1600	2 9	..	..	56	16 13 4
15	25	5	1196	282	18761	1358	205	1 4	..	..	8	..
16	6	4	241	182	6388	629	46	2 0	..	..	4	2 1 10
17	8	3	338	143	7896	918	182	1 9	4	..	..	..
18	38	8	2013	252	36993	5236	1086	2 2	50	60	10	9 0 0
19	3	1	172	70	3854	338	42	1 3	5	..	..	1 9 8
20	44	8	2504	609	44772	4342	554	1 6	..	90	25	10 10 0
21	21	7	886	362	21200	2025	691	1 3	2	33	5	10 7 8
22	10	4	518	248	9826	818	158	1 3	12	16	11	5 6 0
23	32	13	1831	740	33524	3022	386	1 9	..	65	20	8 6 8
	784	160	45380	10836	721901	74145	11891	..	1142	870	361	148 17 10
24	..	8	..	436	935	83	14	..	19	2	..	0 6 8
	784	168	45380	11272	722836	74228	11905		1161	872	361	149 4 6

WESTERN

**RETURN OF TRADE, &c., of Co-operative Societies in the Counties
HEREFORD, MONMOUTH, MONTGOMERY, PEMBROKE, and Part of**

a These particulars are taken from our last year's return. *b* These particulars are taken
this office or to

NAME OF SOCIETY.	No. of Mem- bers	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, includ- ing any Over- draft from Bank	Re- serve Fund.	Value of Stock in Trade.	Value of Land, Bldgs., Machin- ery, and Fixed Stock	Investments. House Prop- erty.	All other Invest- ments.	Owing to the Society for Goods.
No. 1—GLOUCESTER AND HEREFORD DISTRICT—		£	£	£	£	£	£	£	£
Bream	87	218	580	33	322	636	..	68	124
Cainscross and Ebley	3556	38348	3118	2637	8379	8891	8683	20769	1453
Cinderford	2326	26189	764	2891	7914	9179	1576	13841	374
Coln Independent	171	1119	..	173	726	136	..	236	426
Dumbleton	60	152	50	..	193	45	..	95	57
Frampton Cotterell	600	4879	3991	140	2928	5321	..	577	668
Gloucester	9140	146051	3855	6847	27675	39147	36610	63624	4139
Hereford	850	5514	1329	490	2004	5484	..	767	87
Kemble	407	1532	7	118	742	433	..	533	159
Llanidloes	378	2314	..	250	840	1006	..	779	93
Lydney	298	3572	222	527	890	1906	..	1774	45
Newtown	962	9156	558	651	1833	3542	1167	4329	507
Pillowell and Yorkley	238	1751	24	323	752	737	200	581	183
South Cerney	120	165	..	23	170	43	..	60	71
Stroud	3595	38444	1182	2069	12199	11424	4167	16153	2314
<i>b</i> Tidenham	108	959	103	..	322	330	..	410	..
<i>b</i> Tortworth	43	176	19	135	250	..	..	80	..
Upper Lydbrook	59	419	548	18	326	716	..	66	76
Welshpool	238	501	..	83	276	82	..	294	117
Total	23236	281459	16350	17413	68746	89053	52403	125036	6393
No. 2—BRECON, MONMOUTH, AND EAST GLAMORGAN DISTRICT—									
Aberdare Workmen's	1440	15061	432	2872	5873	5721	2357	5420	1785
Abergavenny	224	327	16	70	261	254	..	220	..
Abersychan and Talywain	2217	19382	2492	3408	8735	8058	12994	2210	65
Blaenavon	1893	31557	10075	2524	10251	12035	18406	5303	*881
Blaina	5760	105984	22460	5139	37870	39949	48646	15353	..
Cardiff	2650	9416	10771	720	5402	14581	1353	2039	1038
Chepstow	500	2017	1448	170	1517	2410	..	619	635
Cradoc	182	1588	1149	108	496	202	..	279	2071
Cwmbach	5584	80710	..	6965	32052	21906	8542	23836	11612
Cwmbran & Pontynewydd	213	1819	1653	54	1151	2165	..	267	214
Cwmtillery	1179	11400	1217	990	6601	4480	444	4524	..
Dowlais	1051	5205	2778	1260	3163	5660	280	1199	190
<i>b</i> Duffryn (Mountain Ash)	610	8533	2790	200	9049	..	..	2474	..
Ebbw Vale	1825	16462	5444	874	8956	8011	4254	3926	88
<i>b</i> Garniffaith and Varteg	544	17985	6573	3470	8142	6565	..	13321	..
Llanbradach	384	1981	2983	213	2061	4531	..	441	..

† Clubs

* Hire purchase.

SECTION.

of BRECKNOCK, CARDIGAN, CARMARTHEN, GLAMORGAN, GLOUCESTER, WORCESTER, for 1911, arranged in their respective Counties.

from the Registrar's Return for 1910. c These societies have not made a return either to the Registrar.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.							
Distributive.	Pro-ductive.		Distributive.	Pro-ductive.		Net Profit.	In-terest on Share Capital	Aver-age Divi-dend per £.	Bonus on Wages.	Subscriptions.			
										Educa-tional Pur-poses.	Chari-table Pur-poses.	Co-operative Union	
			£	£	£	£	£	s. d.	£	£	£	£ s. d.	
1	2	1	164	32	2790	119	10	1 1½	..	..	1	0 10 10
2	67	25	3739	1286	90521	12987	1445	2 6	..	86	21	8 6 8	
3	64	21	3236	836	69417	8062	1267	2 0	..	24	19	8 6 8	
4	4	1	142	71	3801	351	54	1 5	..	..	..	..
5	2	..	32	..	5503	31	2	1 0	..	..	..	..
6	18	4	737	299	16100	1034	189	1 0	..	..	14	5 0 0
7	290	45	12864	3543	199238	28379	5040	2 3	..	285	168	20 0 0	
8	20	6	872	356	14122	1327	248	1 5	..	28	4	5 10 4	
9	6	2	380	142	8375	766	54	1 9	..	17	2	2 19 2	
10	3	3	245	116	5790	777	105	2 6	3	18	11	3 1 6	
11	7	..	460	..	6877	932	152	2 4	..	10	2	2 9 8	
12	12	4	731	231	18745	3337	408	3 0	..	35	30	7 16 6	
13	6	3	319	180	9573	1009	83	2 1	..	2	5	1 14 0	
14	2	2	92	50	1960	23	5	0 3	..	..	..	0 5 1
15	83	17	4731	942	103363	13670	1475	2 6	..	120	13	8 6 8	
16	..	..	..	..	2533	195	..	..	..	..	..	..
17	..	..	..	..	1284	93	..	..	..	..	..	..
18	1	1	109	64	1598	69	18	0 9	..	..	..	0 9 0
19	5	1	165	70	3524	272	18	1 5½	..	7	1	1 10 0	
592			196	29018	8218	560114	73523	10573	..	3	632	291	76 6 1
1	32	8	2075	459	52100	9657	646	3 6	..	50	50	6 16 5	
2	3	1	180	78	3311	210	10	1 1	..	5	..	1 15 0	
3	72	8	4260	701	86779	11195	772	2 6	..	154	30	16 9 2	
4	52	19	4000	1266	72210	9882	1200	2 0	212	212	15	15 5 6	
5	203	46	14402	2982	265119	33048	3660	2 0	713	372	117	45 13 10	
6	64	9	3827	887	45816	1680	486	0 5½	53	33	..	16 13 4	
7	14	2	627	143	9906	634	95	1 3	7	7	7	4 0 0	
8	4	..	260	..	7564	123	46	1 0	..	13	3	1 10 0	
9	211	30	13355	2114	336888	53912	3431	3 6	99	94	58	20 0 0	
10	7	1	464	86	8394	757	85	1 7	..	2	2	1 13 4	
11	32	8	1358	469	44506	6160	479	2 6	51	71	4	8 6 8	
12	38	4	1512	299	30828	2807	190	1 6	..	..	12	6 0 0
13	..	..	..	..	29935	4584	..	..	..	..	..	..
14	55	9	4053	746	63427	7746	760	1 11½	40	70	90	15 0 0	
15	..	..	..	..	30244	4695	..	..	..	22	..	..
16	11	2	1014	141	15677	1948	228	2 0½	..	33	9	3 0 6	

NAME OF SOCIETY.	No. of Mem- bers.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments. House Property.	All other Investments.	Owing to the Society for Goods.
BRECON, MONMOUTH, AND EAST GLAMORGAN DISTRICT— <i>Con.</i>		£	£	£	£	£	£	£	£
Merthyr	303	1192	355	76	787	486	..	168	50
Newport	3887	50225	5127	1118	15219	14573	17544	10162	1854
New Tredegar	938	7482	2861	1014	5406	4016	1285	808	1450
Penarth	975	3795	365	628	2270	1131	..	2391	816
<i>b</i> Penrhiwceiber	541	3058	511	2138	627	40	..	5040	21
<i>a</i> Phoenix-Nantyglo	198	1424	13	..	1490	153	..	140	170
Senghenydd & Aber Valley ..	990	6145	..	2110	2794	3452	..	3884	29
Trecynon and Cwmdare ..	430	6000	173	485	1877	1423	210	8411	754
Tredegar	1674	8584	8021	742	8452	5816	3114	1373	164
Treharris	808	8612	2774	518	5129	4400	745	1805	990
Troedyrhiw	667	5138	596	1225	3561	5381	539	1156	602
Ynysybwl	1331	12340	2955	829	7564	6312	2242	1482	1841
Total	38998	413422	96032	39915	196755	183711	129955	118201	27190
No. 3—WEST WALES DIST.—									
<i>a</i> Abercave	120	936	281	297	678	443	..	419	120
Alltwen and Pontardawe ..	1464	11601	3132	3939	8493	4072	3815	3352	5440
Ammanford	500	3268	48	621	2322	1502	..	976	287
Briton Ferry	592	5046	999	422	2260	1713	2127	1495	478
Burry Port	242	1033	1453	82	805	1555	..	458	190
Craigcelfnparc	110	373	172	105	813	176	..	242	351
Cwmbrwrla	614	3282	2290	817	1828	1857	1324	1277	696
Cwmlllynfell	220	2082	107	240	1885	1174	..	548	426
Gorslas	120	925	451	147	783	572	..	260	5
Gwaunaegurwen	214	1737	976	378	2129	1532	..	333	848
Llanelli	595	3380	1331	436	2147	1852	1043	741	119
Llangennech	60	377	..	100	349	4	..	168	55
Lower Cwmtwrch	120	643	247	15	659	473	..	134	132
Milford Haven	242	300	113	..	188	340	..	185	+0
Neath Abbey & Skewen ..	540	2756	400	1813	2901	2547	..	1210	860
Pembroke Dock	1059	5509	1882	82	2822	4110	..	1024	238
Pontardulais	560	5843	110	630	3208	2304	276	2009	*802
Pontyberem	216	2679	807	548	2411	1205	..	1803	81
Resolven	385	5313	..	681	1934	2062	..	2484	1028
Swansea	930	2395	2179	187	1831	1552	1082	575	243
Treboeth	329	1178	2022	211	1013	1415	773	292	54
Trimsaran	75	312	285	172	454	155	..	102	219
Ystalyfera	75	437	275	18	312	470	..	56	..
Total	9382	61405	19560	11941	41725	33085	10440	20143	11692
Productive Societies:—									
Cymmer, Corrwg & Gwynfi Baking	9	400	636	225	259	917	..	83	42
Swansea Printers	67	415	367	..	128	723	..	99	326
Total	9458	62220	20563	12166	42112	34725	10440	20325	13060

* Hire purchase.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.																				
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonos on Wages.	Subscriptions.																	
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co-operative Union.															
												£	s.	d.												
17	7	1	368	10	9090	635	40	1 6	3	10	5	1	0	0												
18	86	24	4287	1718	76736	7875	1873	1 6	..	75	53	18	0	0												
19	41	8	2621	556	47400	5334	171	2 0	20	35	22	7	3	4												
20	23	4	1369	235	22534	1988	173	1 6½	..	38	31	8	0	0												
21	..	..	..	..	24999	4341	..	..	..	..	..	..	..	..				
22	5	2	387	163	7758	688	49	2 0	..	..	2	..	..	..									
23	24	5	1712	376	50455	7616	168	2 10½	..	47	68	7	13	4												
24	11	4	735	227	17206	3343	289	3 3¾	..	6	14	2	15	0												
25	32	10	2641	632	52718	5318	301	2 0	..	79	2	11	13	0												
26	30	8	2105	534	36164	3971	430	2 0	..	20	26	6	8	0												
27	33	4	1349	306	29705	3756	139	2 0	8	5	14	4	13	6												
28	41	13	2570	863	60301	7167	447	2 2	..	45	1	8	6	8												
												1131	230	71531	15991	1537770	201070	16118	..	1206	1498	639	237	16	11	
1	4	..	311	..	6243	542	40	1 6	..	..	2	0	11	0										
2	20	27	2204	453	41948	4782	570	2 6	..	..	..	11	9	0									
3	12	4	1143	79	16471	2002	144	2 1	..	31	16	3	17	3												
4	12	6	763	296	15148	1309	201	1 6	..	11	8	4	10	8												
5	5	..	334	..	5714	315	47	1 1	13	13	3	1	16	6												
6	2	..	150	..	2372	155	18	1 4½	..	2	..	..	..	..								
7	12	3	707	232	15212	913	163	1 6	..	14	7	4	19	4												
8	10	..	554	..	11992	1131	91	1 10	6	2	..	1	10	0												
9	3	2	274	97	4718	323	40	1 0	..	9	3	0	17	6												
10	6	..	354	..	6796	476	68	1 6	..	..	..	..	..	..						
11	12	3	660	62	13721	1084	128	1 3	29	26	3	4	4	0												
12	2	..	104	..	2116	180	7	1 9	..	..	..	..	..	..						
13	3	1	210	6	3611	193	25	0 10	..	2	..	..	..	..								
14	2	1	158	65	2051	6	6	..	..	..	..	..	..	..					
15	22	..	1728	..	27508	3674	105	2 3	..	12	17	4	0	0												
16	16	3	862	150	14952	979	180	1 3	..	5	9	8	0	0												
17	19	..	1130	..	31263	3918	196	2 3	..	18	15	4	3	4												
18	7	..	400	..	11358	1406	52	2 0	..	..	3	..	..	..									
19	12	4	985	262	19821	2361	208	2 0	..	27	11	2	15	10												
20	27	9	1377	733	22784	1464	89	1 0	97	38	15	6	0	10												
21	7	4	362	166	7764	489	53	1 2½	..	8	..	2	14	4												
22	3	..	132	..	2585	..	..	1 0	..	..	..	..	..	..						
23	2	..	176	..	1992	77	68	0 10	..	2	..	0	3	0												
												220	67	15078	2601	288170	27779	2499	..	145	220	112	61	12	7	
24	..	..	..	575	3715	122	20	..	..	..	..	..	..	..					
25	..	10	..	820	1482	6	..	..	..	..	..	..	..	..				
												220	77	15078	3996	293367	27907	2519	..	145	220	112	61	12	7	

NAME OF SOCIETY.	No. of Members.	LIABILITIES.			ASSETS.				
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.
		£	£	£	£	£	£	£	£
Nc. 4—MID-GLAMORGAN DISTRICT—									
Aberavon	375	566	10	16	853	146	..	598	49
Abergwynfi	285	1759	..	841	1698	920	..	408	319
Afan Valley	220	1330	1021	413	1534	1060	463	423	119
Barry and District	615	3254	1744	406	2849	2393	..	693	437
Blaengarw.	303	2209	22	506	1369	397	..	954	555
Bryn	105	556	543	236	646	85	262	146	443
Caerau and Maesteg	800	2778	7285	1000	4951	7471	..	334	2178
Cwmavon	11	34	..	3	10	50	..	..	..
Cymmer	336	3778	178	98	1696	446	302	1712	639
Ferndale	2948	22212	..	19052	13002	18141	5655	20565	5005
Glyncorwg	207	1722	965	312	1450	1334	..	168	570
bMarvay	34	140	131	27	221	9	..	68	..
Mid-Rhondda	860	1650	1962	1402	3000	925	1178	593	300
Nantymoel	1304	15157	950	1500	3814	2840	1450	9691	2199
Pantdu	160	1224	389	392	1170	389	..	830	117
Penygraig	1007	4014	1571	1333	3117	3384	1438	2170	914
Pontrhydyfen	152	1680	300	109	1169	1100	..	364	134
Pontycymmer	1055	8561	1730	1844	7167	4255	358	1271	2077
Pontyrhyl	84	774	..	193	513	9	..	327	355
Taibach and Port Talbot ..	282	1245	1266	357	1041	1629	..	418	106
Ton	2003	22972	2880	1499	11180	14548	1523	2051	830
bTreorky	1875	32963	1862	7311	16505	4604	..	21027	..
Ynysir and Watts Town..	1003	3851	5055	864	5592	3323	1878	846	2406
	16024	134429	29864	39714	84547	63446	14507	65657	19752
Productive Society :—									
Glyncorwg Builders .....	..	..	..	..	..	..	..	..	..
Total	16024	134429	29864	39714	84547	63446	14507	65657	19752

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.								
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.		In- terest on Share Capital	Aver- age Divi- dend per £.	Bonus on Wages.	Subscriptions.					
									Educa- tional Pur- poses.	Chari- table Pur- poses.	Co operative Union.			
			£	£	£	£	£	s. d.	£	£	£	£	s.	d.
1	12	..	337	..	6923	356	27	1 0	..	14	5	..		
2	8	..	757	..	15343	1961	79	2 6½	..	..	15	..		
3	6	1	552	80	11450	1429	60	2 6	..	..	10	1 13	4	
4	21	3	1026	247	18168	1533	137	1 6	..	36	10	4 9	1	
5	6	..	500	..	12953	1891	93	2 9	..	..	10	2 6	8	
6	3	2	246	165	5422	663	3	2 6	..	..	3	0 17	2	
7	34	7	2132	625	30663	2007	40	1 6	..	10	..	6 13	0	
8	1	..	5	..	103	8	3	1 6	..	..	..	..
9	9	..	812	..	18859	2326	153	2 6	..	32	26	2 14	11	
10	112	11	7838	840	207352	43619	157	4 1	..	86	95	..		
11	4	..	490	..	13719	1893	..	2 9	..	..	8	1 16	8	
12	..	..	..	..	724	27	..	..	..	..	..	..
13	22	..	1648	..	31980	3155	57	2 0	..	3	9	6 13	4	
14	39	11	2929	936	64216	9473	416	2 6	..	20	90	10 9	4	
15	6	..	318	..	10756	1542	55	3 0	..	..	..	1 5	4	
16	31	4	1868	315	41217	5006	55	2 0	..	20	14	6 14	10	
17	4	1	396	26	6885	886	80	0 2	..	..	..	0 12	8	
18	26	7	1990	435	48749	6229	308	2 9	..	60	28	6 12	8	
19	3	..	170	..	4028	501	25	2 4½	..	5	4	0 12	8	
20	9	1	518	83	10804	1181	54	2 0	..	..	3	2 2	10	
21	70	14	3869	1054	71008	7853	856	1 10½	..	89	62	15 5	10	
22	..	..	..	..	88806	16034	..	..	..	..	..	..
23	32	7	2317	537	34198	2441	120	1 6	..	15	..	7 18	4	
	458	69	30718	5343	754326	112014	2778	..	..	390	402	78 18	8	
24	..	..	..	..	..	..	..	..	..	..	..	..
	458	69	30718	5343	754326	112014	2778	..	..	390	402	78 18	8	

WESTERN SECTION.

No. of Employees on Dec. 31st.			Salaries and Wages.		Sales during the Year.	PROFIT.					
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.		Interest on Share Capital.	Am't Paid as Bonus on Wages.	Subscriptions.			
								Educa- tional Pur- poses.	Char- itable Pur- poses.	Co-operative Union.	
			£	£	£	£	£	£	£	£	£ s. d.
1	592	136	29018	8218	560114	73523	10573	3	632	291	76 6 1
2	1131	230	71531	15991	1537770	201070	16118	1206	1493	633	237 16 11
3	220	77	15073	3996	293367	27907	2519	145	220	112	61 12 7
4	458	69	30718	5343	754326	112014	2778	..	390	402	78 18 8
	2401	512	146345	33548	3145577	414514	31988	1354	2740	1438	454 14 3
	2214	510	132173	30009	3021351	407421	30966	1475	2320	1053	441 7 1
	187	2	14172	3539	124226	7093	1022	..	420	385	13 7 2
	..	..	..	..	..	..	..	121	..	..	..

A SUMMARY FOR ALL THE SECTIONS.—Continued.

No. of Employees on December 31st.			Salaries and Wages.		Sales during the year.	Net Profit.	Interest on Share Capital.	Amount Paid as Bonus on Wages.	PROFIT.		
Distributive.	Pro- ductive.	Distributive.	Pro- ductive.	Educational Purposes.					Charitable Purposes.	Subscriptions.	
					£	£	£	£			£
1	375	63	20232	3489	404584	34732	3563	1047	724	494	56 1 1
2	7283	6007	411977	311215	8355384	1017073	158424	13322	11033	6725	1309 13 10
3	8785	2878	539001	164130	10962918	1885878	209599	373	6161	7051	1403 9 4
4	25915	27482	1674820	1692124	58829855	5528481	694515	7527	49212	25131	4213 9 9
5	17582	14365	880821	779257	23971979	3107772	232034	39238	14450	17494	1629 6 10
6	9341	2366	574418	153303	8561813	737641	156417	10848	11629	5505	1390 16 9
7	2237	601	122104	36793	1868089	239428	41031	4658	3745	1516	412 5 3
8	2401	512	146345	33548	3145577	414514	31988	1354	2740	1438	454 14 3
					116100099	12965519	1527571	78417	99694	65354	10869 17 1
					111582779	12024816	1474325	75199	91514	56471	10776 4 8
					4517320	940703	53246	3218	8180	8883	93 12 5
				

DETAILED SUMMARY OF THE SOCIETIES.

	No. of Societies.	No. of Members.	LIABILITIES.				ASSETS.				
			Share Capital.	Loans, including any Over-draft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.			Owing to the Society for Goods.
								House Property.	All other Investments.		
			£	£	£	£	£	£	£	£	£
Distributive Societies	1407	2640091	83253757	4935164	2362870	8478731	13033004	8102606	14380117	1135603	1
Productive Societies	112	32110	865683	697405	170637	437222	712062	94000	445869	227862	2
Supply Associations	4	85608	377445	155742	131329	365780	265803	23402	113282	101895	3
Special Societies	6	1294	30129	2231	375566	9321	28571	95080	208321	9881	4
English Wholesale Socy. — Distributive.....	1	1158	1830511	1050825	1357535	1361231	1079458	4062	2157345	988980	5
Productive .....	..	..	..	2532392	..	1331042	941855	..	..	..	6
Scottish Wholesale Socy. — Distributive.....	1	270	443405	2023646	674169	505990	257555	57726	2332129	200075	7
Productive .....	..	..	..	694448	..	337405	322519	..	..	..	8
Totals.....	1531	2760531	36800930	12091853	5075106	12826722	16640827	8376876	19727063	2673296	

DETAILED SUMMARY OF THE SOCIETIES.—Continued.

No. of Employees on December 31st.				Salaries and Wages.		Sales during the year.	PROFIT.						
Distri- butive.	Pro- ductive.	Distri- butive.	Pro- ductive.	Net Profit.	Interest on Share Capital.		Amount Paid as Bonus on Wages.	Educa- tional Purposes.	Charitable Purposes.	Subscriptions.			
										£	£	£	£ s. d.
1	67115	23232		3819603	1403631	74802469	11693920	1929639	49201	96965	53602	10184 12 3	
2	..	9038		..	480423	3292066	216729	41505	19433	2194	3126	239 10 10	
3	1627	315		141616	18946	2040150	46787	43621	350	448	102	69 16 0	
4	177	37		17466	1270	221345	7565	1092	..	..	101	25 18 0
5	2693	..		289985	..	21058636	485040	89884	..	87	5549	250 0 0	
6	..	16088		..	913446	6834354	184758	..	..	..	..	..
7	2307	..		100048	..	5506084	235289	21890	15433 }	..	2874	100 0 0	
8	..	5614		..	257143	2344995	95431
73919				54274	4968718	3089859	116100069	12865519	1527571	78417	99694	65354	10669 17 1

RETURNS RELATING TO

a These particulars are taken from our last year's returns. *b* These particulars are taken this office or to

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES.			
(A) Cotton, Linen, Silk, & Wool.	Corsets	Kettering Corset Manufacturing	1
	Cotton Cloth	Burnley Self-Help Manufacturing	2
	"	<i>b</i> Nelson Self-Help Manufacturing	3
	Fustian	Hebden Bridge Fustian Manufacturing	4
	Hosiery	Kirkby-in-Ashfield Manufacturers	5
	"	Wigston Hosiers	6
	Ready-made Clothing	Kettering Clothing	7
	"	Ideal Clothiers (Wellingborough)	8
	"	London Clothiers	9
	Quilts, Table Covers, &c.	Eccles Manufacturing	10
	Silk Twist	Leek Silk Twist Manufacturing	11
	"	Macclesfield Silk	12
	Worsted and Wool	Thomson, Wm., and Sons Limited (Huddersfield).	13
	"	Airedale Worsted Manufacturing (Bradford)	14
	"	Delph Woollen Manufacturing	15
		Total	
(B) Leather Workers.	Boots and Shoes	Avalon (Rothwell) Boot and Shoe	16
	"	Chesham Boot and Shoe	17
	"	Desborough Boot and Shoe	18
	"	Excelsior (Sileby) Boot and Shoe	19
	"	Finedon Boot and Shoe	20
	"	Glenfield Boot and Shoe	21
	"	Higham Ferrers Boot and Shoe	22
	"	Kettering Boot and Shoe	23
	"	Kettering Union Boot and Shoe	24
	"	<i>b</i> Leicester Anchor Boot and Shoe	25
	"	Leicester Equity Boot and Shoe	26
	"	Leicester Self-Help Boot and Shoe	27
	"	Midland (Wellingborough) Boot and Shoe	28
	"	Nantwich Boot and Shoe	29
	"	Northamptonshire Productive (Wollaston)	30
	"	Pioneer Co-operative Boot (London)	31
	"	Ringstead Unity	32
	"	St. Crispin Productive (Raunds)	33
	"	"Sperope" Boot and Shoe (Barwell)	34
		Total	

PRODUCTIVE SOCIETIES, 1911.

from the Registrar's Returns for 1910. c These societies have not made a return either to the Registrar.

	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
		£	£	£	£	£	£	£	£		£
1	835	4171	3811	895	6417	3159	..	79	1782	192	6303
2	314	8728	21115	922	14417	13098	..	130	5161	216	10514
3	79	2115	4057	3098	2945	4426	..	1899	..	..	..
4	849	30133	400	12674	13380	12100	2700	12729	4714	300	15552
5	161	2213	3018	342	3715	1713	..	377	1121	36	1051
6	225	2917	1830	85	3026	2118	..	484	965	43	1777
7	1048	19254	16020	5039	21838	10200	403	10624	5170	700	27434
8	795	15714	10119	500	14605	8561	..	5966	8554	583	20713
9	88	696	..	314	386	..	..	848	377	8	602
10	224	12666	7275	2606	9713	8712	..	5833	..	101	5833
11	121	7630	8044	2188	3258	5810	..	3864	6638	106	6355
12	284	8700	7020	773	5852	3649	..	4361	4854	153	7752
13	404	12308	11931	2584	18205	1033	..	3114	10611	124	8601
14	443	6845	2065	1643	8871	558	..	1270	1490	46	2305
15	78	1457	455	15	1543	396	..	94	189	10	376
	5448	135547	97160	33678	128171	76433	3103	51672	51626	2618	115168
16	194	1539	4475	776	8127	4730	..	1958	2397	260	8532
17	59	742	470	225	710	49	..	544	649	35	1930
18	262	4369	3105	691	5525	3825	..	511	1583	126	5228
19	93	1551	1930	302	1113	1868	..	502	1192	52	3131
20	30	4656	286	800	2142	545	..	3003	486	66	2869
21	247	3058	2787	1097	2894	1723	..	1385	1160	87	4426
22	214	3792	1680	1619	2794	2604	..	854	1327	83	4465
23	708	9474	8470	3498	10092	3531	..	6434	2774	216	12504
24	279	1643	1408	146	1548	1626	..	147	1343	67	3017
25	610	5403	11036	..	9430	3607	..	2980	..	..	..
26	964	11825	12130	1404	11194	8935	..	1855	2844	240	11943
27	200	2049	1887	513	2276	2409	..	76	687	60	3977
28	144	3343	1545	..	2920	1556	..	139	2141	79	4610
29	116	792	425	244	564	917	..	21	388	31	970
30	191	2535	2024	393	3664	1966	..	407	1524	95	5642
31	87	632	100	500	1616	157	..	242	49	13	855
32	24	692	329	8	1677	384	..	8	326	46	2363
33	48	3995	2481	532	6274	3368	..	18	1533	100	5742
34	188	2599	4919	688	4300	1497	..	1351	1531	67	3869
	4658	64789	61487	13496	78869	45306	..	22435	23874	1723	86073

RETURNS RELATING TO

a These particulars are taken from our last year's returns. *b* These particulars are taken this office or to

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.		
ENGLAND AND WALES.				
(A) Cotton, Linen, Silk, & Wool.	Corsets	Kettering Corset Manufacturing	1	
	Cotton Cloth	Burnley Self-Help Manufacturing.....	2	
	"	<i>b</i> Nelson Self-Help Manufacturing	3	
	Fustian	Hebden Bridge Fustian Manufacturing	4	
	Hosiery	Kirkby-in-Ashfield Manufacturers.....	5	
	"	Wigston Hosiery	6	
	Ready-made Clothing.....	Kettering Clothing	7	
	"	Ideal Clothiers (Wellingborough)	8	
	"	London Clothiers.....	9	
	Quilts, Table Covers, &c.	Eccles Manufacturing.....	10	
	Silk Twist	Leek Silk Twist Manufacturing.....	11	
	"	Macclesfield Silk	12	
	Worsted and Wool	Thomson, Wm., and Sons Limited (Huddersfield)	13	
"	Airedale Worsted Manufacturing (Bradford)	14		
"	Delph Woollen Manufacturing	15		
		Total		
(B) Leather Workers.	Boots and Shoes	Avalon (Rothwell Boot and Shoe.....	16	
	"	Chesham Boot and Shoe	17	
	"	Desborough Boot and Shoe	18	
	"	Excelsior (Sileby) Boot and Shoe	19	
	"	Finedon Boot and Shoe	20	
	"	Glenfield Boot and Shoe	21	
	"	Higham Ferrers Boot and Shoe	22	
	"	Kettering Boot and Shoe	23	
	"	Kettering Union Boot and Shoe.....	24	
	"	<i>b</i> Leicester Anchor Boot and Shoe	25	
	"	Leicester Equity Boot and Shoe	26	
	"	Leicester Self-Help Boot and Shoe	27	
	"	Midland (Wellingborough) Boot and Shoe	28	
	"	Nantwich Boot and Shoe	29	
	"	Northamptonshire Productive (Wollaston)	30	
	"	Pioneer Co-operative Boot (London)	31	
	"	Ringstead Unity	32	
	"	St. Crispin Productive (Raunds).....	33	
	"	" Spero" Boot and Shoe (Barwell)	34	
			Total	

PRODUCTIVE SOCIETIES, 1911.

from the Registrar's Returns for 1910. c These societies have not made a return either to the Registrar.

Sales during the Year.		NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
1	25618	1494	..	356	5	267	1 9	451	0 10	50	13
2	89487	403	..	..	..	..	..	..	..	..	..
3	36654	..	..	..	..	..	..	..	..	..	..
4	52374	4091	..	1479	5	559	0 9	1588	0 9	19	30
5	11488	253	..	101	5	38	0 8½	..	..	9	..
6	10449	165	..	70	5	20	0 6	32	0 1½	3	7
7	100578	8583	..	1403	7½	2070	1 6½	3293	0 9	140	145
8	83786	8522	..	1376	7½	1500	1 6	3009	0 9	350	1200
9	4775	438	..	34	5	28	1 0	154	1 0	..	9
10	26362	1325	..	664	5½	..	..	..	..	..	17
11	31786	1871	..	376	5	443	1 6	..	..	..	..
12	23628	1066	..	435	5	..	..	..	..	5	..
13	46932	3963	..	577	5	842	2 0	365	1 0	15	35
14	20808	917	..	563	8½	33	0 4	319	0 4	18	16
15	1996	41	..	..	..	..	..	..	..	..	..
	560721	33132	..	7434	..	5800	..	9202	..	609	1472
16	39100	700	..	110	7½	302	0 9	..	0 6	10	15
17	6512	366	..	65	10	63	0 8	94	0 4	13	28
18	19226	..	71	221	5	..	..	..	..	..	9
19	11807	902	..	116	7½	289	1 10½	210	0 6	23	18
20	12800	459	..	322	6½	15	1 0	..	..	..	5
21	15280	370	..	166	5	54	0 3	62	0 1	7	3
22	18370	680	..	180	5	140	0 7½	265	0 3½	29	21
23	51445	2647	..	475	5½	641	1 0	1134	0 5½	53	106
24	11775	152	..	36	5	..	..	..	..	6	..
25	27890	..	..	..	..	..	..	..	..	39	..
26	41785	..	222	582	5	..	..	..	..	..	15
27	12307	92	..	138	..	..	..	36	..	2	1
28	18383	1179	..	245	7½	180	1 0	406	0 7	42	170
29	3213	..	34	..	5	..	..	..	..	..	3
30	18362	465	..	123	5	31	0 3	63	0 2	12	..
31	5465	556	..	38	5	..	..	..	..	368	..
32	6529	..	..	..	..	..	..	..	..	..	7
33	24050	138	..	200	5	37	..	..	..	1	..
34	16862	857	..	131	5	159	0 10	195	0 4	12	6
	361100	9563	327	3148	..	1911	..	2465	..	611	413

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.	
ENGLAND AND WALES—Continued.			
(c) Metal Workers.	Needles	Alcester Needle Makers	35
	Nails	Bromsgrove Nail Forgers	36
	Watches	Andrews Watch Manufacturing (Coventry)	37
	"	Coventry Watch	38
	Cutlery	Sheffield Cutlery	39
	"	" Federated Cutlers	40
	Locks, &c.	^b " Trade-unionists' Sheep Shear Manufac. ..	41
	Clog Iron and Sundries	Walsall Locks and Cart Gear	42
	Tin, Iron, and Zinc	Calderdale Clog Sundries Manufacturing (Walsden) ..	43
		^b Midland Sheet Metal Workers (Birmingham)	44
		Total	
(d) Wood Workers.	Cabinet Making, &c.	Bolton Cabinet Makers	45
	"	Bradford "	46
	"	Newcastle-on-Tyne " Household Furnishing	47
	Carriage Builders	Leicester Carriage Builders and Wheelwrights ..	48
	Ship Building, &c.	Medway Barge Builders and Carriers	49
	Baskets	^a Worcester Hamper and Basket Makers	50
		Total	
(e) Building, &c.	Building, &c.	Coventry Builders	51
	"	^b General Builders (London)	52
	"	^c Glyncorwg Builders	53
	"	^b Hull General Builders	54
	"	Lincoln Land and Building	55
	"	Oxford Builders	56
		Total	
(f) Printing and Bookbinding.	Bookbinding	Bookbinders (London)	57
	Printing	^c Barrow-in-Furness Printing and Publishing	58
	"	Birmingham Printers	59
	"	Blackpool Union Printers	60
	"	Bristol Printers	61
	"	Co-operative Newspaper (Manchester)	62
	"	Co-operative Printing (Manchester)	63
	"	Derby Printers	64
	"	Garden City Press (Letchworth)	65
	"	Hull Printers	66
	"	Leicester Printers	67
	"	Long Eaton Printers	68
	"	Nottingham Printers	69
	"	Plymouth Printers	70
	"	Portsmouth Printers	71
	"	Swansea Printers	72
		Total	

PRODUCTIVE SOCIETIES, 1911.

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	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages.
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, B'ldings, Machin- ery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							House Prop- erty.	All other Invest- ments.			
		£	£	£	£	£	£	£	£		£
35	153	1872	1061	..	1370	138	..	234	289	20	940
36	104	312	..	212	95	..	..	338	101	10	238
37	18	343	25	..	342	7	..	15	46	3	213
38	61	1286	183	156	912	398	..	238	214	18	428
39	57	1272	150	589	1510	3	..	540	195	40	876
40	81	355	137	10	384	..	..	1	262	30	642
41	67	1750	3169	4742	1950	5669	..	2052	..	..	..
42	186	6251	3886	3865	6380	6146	..	78	4477	307	15325
43	114	1691	598	525	472	1770	..	451	293	18	941
44	69	951	864	..	522	..	..	772	..	..	..
	910	16083	10073	10099	13937	14131	..	4719	5877	446	19603
45	60	1459	1634	574	2877	219	..	307	478	37	2551
46	75	2830	2952	380	2826	2422	..	89	1103	30	2060
47	120	6312	25566	1993	5016	29922	..	349	4378	99	7454
48	75	546	298	..	631	293	..	41	183	19	1420
49	177	2781	2973	..	492	5237	..	42	281	26	1272
50	89	247	193	..	268	44	..	61	66	10	480
	596	14175	33616	2947	12110	38137	..	889	6489	221	15237
51	13	112	609	..	98	578	..	20	89	2	164
52	494	2887	4572	495	3378	1900	..	2676	..	..	..
53	..	..	..	..	..	..	..	..	..	..	..
54	114	647	2301	..	230	96	..	2557	..	..	..
55	603	4934	64081	3243	569	940	70506	936	230	27	2617
56	60	591	482	99	132	536	..	209	470	17	972
	1284	9171	72045	3837	4407	4050	70506	6389	789	46	3753
57	79	397	..	21	110	74	..	234	155	6	418
58	..	..	..	..	..	..	..	..	..	..	..
59	150	3960	1882	211	217	4707	..	218	1420	40	2152
60	142	1050	1279	169	352	1367	..	254	923	21	1423
61	45	171	81	..	51	168	..	52	97	8	436
62	332	11516	5596	816	707	10556	..	5149	2746	51	6610
63	727	22224	9555	5153	8250	18152	..	7384	15313	495	34986
64	57	673	274	360	188	609	..	471	253	11	652
65	157	6934	4764	20	1690	9833	..	2	2634	71	4186
66	77	2007	2490	828	253	4634	..	248	563	77	1708
67	322	5974	7479	911	3165	9786	..	52	2649	94	4749
68	28	526	..	44	76	278	..	137	223	8	560
69	113	731	222	200	130	424	..	536	179	10	652
70	202	1090	715	64	215	1404	..	44	297	14	828
71	107	283	858	..	164	914	..	12	115	5	321
72	67	415	367	..	128	723	..	99	326	10	820
	2605	57951	35562	8797	15696	63629	..	14892	27893	921	60501

OBJECT OF MANUFACTURE	NAME OF SOCIETY.	
ENGLAND AND WALES—Continued.		
(c) Metal Workers.	Needles	Alcester Needle Makers 85
	Nails	Bromsgrove Nail Forgers 86
	Watches	Andrews Watch Manufacturing (Coventry) 37
	"	Coventry Watch 38
	Cutlery	Sheffield Cutlery 39
	"	" Federated Cutlers 40
	Locks, &c.	b " Trade-unionists' Sheep Shear Manufac. 41
	Clog Iron and Sundries	Walsall Locks and Cart Gear 42
(d) Wood Workers.	Tin, Iron, and Zinc	Calderdale Clog Sundries Manufac. (Walsden).... 43
		bMidland Sheet Metal Workers (Birmingham) 44
		Total
	Cabinet Making, &c.	Bolton Cabinet Makers 45
	"	Bradford " 46
	"	Newcastle-on-Tyne Household Furnishing..... 47
	Carriage Builders.....	Leicester Carriage Builders and Wheelwrights 48
	Ship Building, &c.	Medway Barge Builders and Carriers 49
(e) Building, &c.	Baskets.....	aWorcester Hamper and Basket Makers 50
		Total
	Building, &c.	Coventry Builders..... 51
	"	bGeneral Builders (London) 52
	"	cGlyncorrwg Builders 53
	"	bHull General Builders..... 54
	"	Lincoln Land and Building 55
	"	Oxford Builders..... 56
		Total
(f) Printing and Bookbinding.	Bookbinding	Bookbinders (London) 57
	Printing	cBarrow-in-Furness Printing and Publishing..... 58
	"	Birmingham Printers 59
	"	Blackpool Union Printers..... 60
	"	Bristol Printers..... 61
	"	Co-operative Newspaper (Manchester) 62
	"	Co-operative Printing (Manchester)..... 63
	"	Derby Printers 64
	"	Garden City Press (Letchworth) 65
	"	Hull Printers 66
	"	Leicester Printers 67
	"	Long Eaton Printers 68
	"	Nottingham Printers 69
	"	Plymouth Printers 70
	"	Portsmouth Printers 71
	"	Swansea Printers 72
		Total

NET PROFIT: HOW DIVIDED.

	Sales during the Year.	Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
35	2425	51	..	..	..	..	..	..	..	..	..
36	599	6	..	..	..	..	..	..	..	..	..
37	476	..	48	..	..	..	..	..	..	..	..
38	1075	2	..	..	..	..	..	..	..	..	..
39	1771	165	..	63	5	..	..	..	..	..	..
40	1375	23	..	..	..	..	..	..	..	..	..
41	17676	3948	..	..	..	..	..	..	..	..	..
42	32057	1941	..	454	84 & 54	1225	1 9	..	..	49	35
43	3605	228	..	85	5	22	0 6	78	0 4½	..	..
44	1775	..	..	..	..	..	..	..	..	..	..
	62834	5764	48	602	..	1247	..	78	..	49	35
45	5137	117	..	72	5	..	..	..	..	..	..
46	5722	166	..	136	5	..	..	..	..	8	..
47	16170	..	589	..	..	..	..	..	..	..	..
48	3016	..	81	..	..	..	..	..	..	..	..
49	3508	131	..	131	2½	..	..	..	..	3	..
50	885	..	..	..	..	..	..	..	..	..	..
	34438	414	670	339	..	..	..	..	..	11	..
51	301	20	..	5	5	..	..	..	..	..	..
52	20888	1512	..	..	..	..	..	..	..	..	..
53	..	..	..	..	..	..	..	..	..	..	..
54	2661	..	..	..	..	..	..	..	..	..	..
55	8397	656	..	357	7½	..	..	..	..	..	..
56	1712	109	..	90	5	23	0 6	15	0 2	5	3
	33949	2297	..	392	..	23	..	15	..	5	3
57	732	51	..	24	5	..	..	..	..	..	..
58	..	..	..	..	..	..	..	..	..	..	..
59	4891	259	..	184	5	25	0 3	21	0 2	5	3
60	3133	154	..	52	5	..	..	..	..	..	..
61	935	83	3	14	5	19	2 1	9	..	2	..
62	24009	827	..	576	5	..	..	..	..	15	28
63	98157	8829	..	1670	7½	775	0 6	1368	0 6	..	149
64	1695	230	..	32	5	25	0 10	65	0 10	6	2
65	8901	622	..	278	5	273	1 4	..	..	9	..
66	3148	289	..	99	5	40	0 7	..	..	..	..
67	13273	826	..	328	5	135	0 7	178	0 3½	45	50
68	1104	137	..	31	6	25	..	19	0 6	2	..
69	1900	75	..	36	5	3	0 3	2	0 3	..	..
70	2407	89	..	49	..	14	..	11	..	3	1
71	503	..	..	..	..	..	..	..	..	..	..
72	1482	6	..	..	..	..	..	..	..	..	..
	165670	12477	3	3371	..	1334	..	1673	..	87	233

OBJECT OF MANUFACTURE.		NAME OF SOCIETY.		
ENGLAND AND WALES—Continued				
(g) <i>Corn Milling.</i>	{	Corn Milling	Colne Vale Corn Millers	78
		"	Derwent Flour Mills	74
		"	Halifax Flour	75
		"	Northallerton Corn Mill	76
		"	Sowerby Bridge Flour	77
Total				
(n) <i>Baking.</i>	{	Baking	Alfred Joint Stock Bread and Flour	78
		"	Codnor Park and Selston Baking	79
		"	Colne Valley Baking	80
		"	Cymmer, Corrwg, and Gwynfi Baking	81
		"	^b Greenwich Bread and Flour	82
Total				
(i) <i>Laundries.</i>	{	Laundries	Dewsbury	83
		"	Hyde	84
		"	Keighley	85
		"	Newcastle	86
		"	North-East Lancashire	87
Total				
(a) <i>Various.</i>	{	Bass Dressers	London Bass Dressers	88
		Brushes	Hull Brush Makers	89
		General	Brandsby Agricultural Trading	90
		Grocery Sundries, &c.	Co-operative Sundries (Droylsden)	91
		"	Morning Star Sundries (Leicester)	92
		Mineral Water Manufacturers	Licensed Trade Supply (Coventry)	93
		Typewriting	London Typewriters	94
		Umbrellas	Derby Umbrella Manufacturers	95
			Total	
SCOTLAND.				
(A)	<i>Cotton and Wool.</i> —Woollen & Cotton		Paisley Manufacturing	96
(F)	<i>Printing and Bookbinding.</i> —Printing		Edinburgh Printing	97
	"	"	Glasgow Civic Press	98
	"	"	" Scottish Newspaper	99
Total				
(n) <i>Baking</i>			^b Abernethy Baking	100
		"	Alva Baking	101
		"	Auchterarder Baking	102
		"	Bainsford and Grahamston Baking	103
		"	Burntisland Bread	104
		"	^b Carronshore Baking	105

	No. of Mem- bers.	LIABILITIES.			ASSETS.					No. of Em- ployees on Dec. 31st.	Salaries and Wages
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
							House Prop- erty.	All other Invest- ments.			
73	d56	£ 15635	£ 7551	£ 1400	£ 8070	£ 10996	£ ..	£ 1213	£ 7541	35	£ 2716
74	d9	18026	23321	..	12423	12887	..	14176	2797	49	4050
75	969	98306	899	1200	35099	31545	1200	18421	27682	87	7999
76	690	1733	986	2533	542	3270	..	18	2110	8	501
77	1738	91647	519	200	27943	42543	..	12065	21376	94	6791
	3462	225347	33276	5333	84077	101181	1200	45893	61506	273	22057
78	475	2495	1208	200	610	5001	..	..	225	28	1969
79	10	1100	..	90	138	863	..	269	..	3	271
80	d6	1800	764	..	133	2045	..	69	307	6	471
81	9	400	636	225	259	917	..	83	42	..	575
82	83	999	..	179	64	905	..	209	..	..	..
	583	6794	2608	694	1204	9731	..	630	574	37	3286
83	d8	3215	2931	..	42	5050	..	110	320	48	1833
84	7	2828	800	..	183	4097	..	210	28	40	1425
85	13	3262	..	..	101	3214	..	58	91	30	1086
86	43	9560	6774	600	130	13686	..	3405	768	144	3720
87	13	4509	500	..	76	5656	..	398	3	66	2342
	84	23374	11005	600	532	31703	..	4181	1210	328	10406
88	66	333	223	1589	367	..	..	1653	665	19	1344
89	42	76	..	5	100	30	..	2	10	3	138
90	310	2396	1369	259	2456	1709	..	414	1797	19	1112
91	511	19994	6798	6979	9456	14755	..	8150	4697	150	9168
92	94	603	405	79	1021	124	..	255	343	6	420
93	155	1591	1035	..	210	2382	..	390	93	8	577
94	30	203	81	..	56	110	..	6	118	6	302
95	38	274	108	7	230	26	..	2	164	5	285
	1246	25470	10019	8918	13896	19136	..	11472	7887	216	13346
96	4002	42080	62329	5285	28930	20980	3717	53609	9708	423	22315
97	158	10000	7400	3000	718	13955	1500	642	4463	97	5716
98	200	1385	949	805	156	1664	..	472	1177	26	1852
99	51	157	122	150	..	..	..	1181	403	2	363
	409	11542	8471	3955	874	15619	1500	2295	6043	125	7931
100	204	200	792	71	241	375	..	447	..	..	..
101	805	7427	70	194	516	1915	650	4593	133	12	154
102	466	1303	827	97	199	818	..	1357	155	7	495
103	2616	26033	462	1068	862	7464	3401	16688	1001	60	4290
104	272	1384	6	..	256	..	1000	303	..	5	354
105	331	2338	305	10	316	952	..	1385	..	..	..

OBJECT OF MANUFACTURE

NAME OF SOCIETY.

ENGLAND AND WALES—Continued.

(a) <i>Corn Milling.</i>	Corn Milling	Colne Vale Corn Millers	78
	"	Derwent Flour Mills	74
	"	Halifax Flour	75
	"	Northallerton Corn Mill	76
	"	Sowerby Bridge Flour	77
	Total		
(ii) <i>Baking.</i>	Baking	Alfred Joint Stoeck Bread and Flour	78
	"	Codnor Park and Selston Baking	79
	"	Colne Valley Baking	80
	"	Cymmer, Corrwg, and Gwynfi Baking	81
	"	Greenwich Bread and Flour	82
	Total		
(i) <i>Laundries.</i>	Laundries	Dewsbury	83
	"	Hyde	84
	"	Keighley	85
	"	Newcastle	86
	"	North-East Lancashire	87
	Total		
(j) <i>Various.</i>	Bass Dressers	London Bass Dressers	88
	Brushes	Hull Brush Makers	89
	General	Brandsby Agricultural Trading	90
	Grocery Sundries, &c.	Co-operative Sundries (Droylsden)	91
	"	Morning Star Sundries (Leicester)	92
	Mineral Water Manufacturers	Licensed Trade Supply (Coventry)	93
	Typewriting	London Typewriters	94
	Umbrellas	Derby Umbrella Manufacturers	95
		Total	

SCOTLAND.

(A) <i>Cotton and Wool</i> —Woollen & Cotton	Paisley Manufacturing	96
(F) <i>Printing and Bookbinding</i> —Printing	Edinburgh Printing	97
" " "	Glasgow Civic Press	98
" " "	" Scottish Newspaper	99
	Total	
(H) <i>Baking</i>	<i>a</i> Abernethy Baking	100
"	Alva Baking	101
"	Auchterarder Baking	102
"	Bainsford and Grahamston Baking	103
"	Burntisland Bread	104
"	<i>b</i> Carronshore Baking	105

[illegible]

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
<i>SCOTLAND - Continued.</i>		
(H) Baking	Chapelhall Federated Baking	106
"	Glasgow United Baking (Glasgow).....	107
"	Hamilton Baking	108
"	Kettle Baking.....	109
"	Newburgh and Mount Pleasant Baking	110
"	Stenhousemuir Baking	111
	Total	
(I) Laundry	Scottish Laundry (Barrhead)	112
<i>ENGLISH WHOLESALE SOCIETY.</i>		
(A) Corsets	Desborough.....	113
" Cotton Cloth, &c.	Bury	114
" Flannel	Littleborough.....	115
" Hosiery	Huthwaite	116
" Ready-made Clothing	Broughton	117
" "	Leeds	118
" Shirts	Broughton	119
" Tailoring, &c.	Pelaw	120
" Worsted and Wool	Batley	121
(B) Boots and Shoes	Heckmondwike	122
" "	Leicester	123
" "	Rushden	124
(C) Machines, &c.	Keighley	125
" Hardware	Dudley	126
" Tin, Iron, and Zinc	Birtley	127
(D) Wood Workers. Cabinet Making ..	Broughton	128
" "	Pelaw	129
(F) Printing, &c.	Leicester	130
" "	Longsight	131
" "	Pelaw	132
(G) Corn Milling	Dunston	133
"	Silvertown	134
"	Manchester Sun Mill	135
"	Oldham Star Mill	136
"	Avonmouth	137
(J) Various— Soap, &c.	Dunston	138
" " Soap, Candles, &c.	Irlam	139
" " Soap	Silvertown	140
" " Lard, &c.	West Hartlepool	141
" " Biscuits, Sweets, &c.	Crumpsall	142
" " Preserves, Pickles, &c.	Middleton	143
" " Tobacco	Manchester	144
" " Brushes	Leeds	145
	Total	
<i>SCOTTISH WHOLESALE SOCIETY.</i>		
(A) Woollen and Clothing	Shieldhall (Glasgow) and Ettrick Mills, Selkirk ..	146
(B) Leather, Boots and Shoes	Shieldhall (Glasgow)	147
(D) Cabinet, Brush, Saddlery, & Tinware	" "	148
(F) Printing and Bookbinding	" "	149
(G) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills ..	Edinburgh and Glasgow.....	150
(J) Various—		
Preserves, Confections, Chemicals, Pickles, and Coffee	Shieldhall (Glasgow)	151
Tobacco	" "	152
Miscellaneous	" "	153
Soap	Grangemouth	154
	Total	

PRODUCTIVE SOCIETIES, 1910.

609

	No. of Mem- bers.	LIABILITIES.			ASSETS.				No. of Em- ployees on Dec. 31st.	Salarie- and Wages
		Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Bldings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.	
		£	£	£	£	£	House Prop- erty.	All other Invest- ments.	£	£
106	d8	989	6469	893	1032	2424	..	6051	467	30
107	187	174086	224759	67748	46566	233222	7778	174797	21930	1260
108	d7	5553	19149	1595	3262	10462	..	13741	..	67
109	538	1500	20	182	217	843	..	1175	98	11
110	527	629	250	86	72	451	..	208	24	4
111	1001	9478	..	118	717	4372	1145	4310	185	18
	6762	230920	253109	72062	54256	263298	13974	225055	23993	1474
112	61	2440	6645	996	263	8738	..	1738	393	187
113	24647	..	11344	12102	..	..	..	302
114	62033	..	34784	25601	..	..	..	352
115	16271	..	10158	2986	..	..	..	93
116	87222	..	47805	32971	..	..	..	507
117	21368	..	6597	8203	..	..	..	787
118	27443	..	15482	18745	..	..	..	870
119	29278	..	14684	9099	..	..	..	484
120	26205	..	11219	7393	..	..	..	352
121	42406	..	17850	15373	..	..	..	255
122	29598	..	22784	111	..	..	..	444
123	146243	..	153244	7755	..	..	..	1836
124	63603	..	25076	26234	..	..	..	413
125	13655	..	4651	7249	..	..	..	90
126	12281	..	4069	6390	..	..	..	150
127	5352	..	2246	3764	..	..	..	40
128	23853	..	10917	6252	..	..	..	177
129	10968	..	10480	826	..	..	..	194
130	13479	..	3346	11341	..	..	..	139
131	93519	..	30569	28133	..	..	..	1118
132	19834	..	3147	10899	..	..	..	151
133	251202	..	164493	89183	..	..	..	180
134	142995	..	42282	66509	..	..	..	97
135	231445	..	60784	127018	..	..	..	158
136	103046	..	52038	41266	..	..	..	79
137	215258	..	155961	69135	..	..	..	98
138	54475	..	21223	41238	..	..	..	113
139	152460	..	91884	49724	..	..	..	800
140	89432	..	42750	51397	..	..	..	191
141	22262	..	8655	5912	..	..	..	26
142	63701	..	15516	27238	..	..	..	563
143	276763	..	130098	93500	..	..	..	587
144	138110	..	93935	25976	..	..	..	712
145	21985	..	10971	12312	..	..	..	202
	13478
	232392	..	1331042	941855	..	..	..	16038
146	112690	..	58893	48474	..	..	..	2063
147	61809	..	42314	19768	..	..	..	1334
148	37122	..	20384	15941	..	..	..	393
149	30015	..	6467	23757	..	..	..	436
150	280756	..	103242	131504	..	..	..	230
151	56331	..	38406	28837	..	..	..	518
152	35170	..	43302	1637	..	..	..	169
153	52344	..	12933	37679	..	..	..	313
154	28211	..	11464	14922	..	..	..	97
	m 61
	694448	..	337405	322519	..	..	..	5614
										257143

d Societies. l In Purchasing Depôts, Shipping and Building Departments, Creameries, &c.
m Sundry.

OBJECT OF MANUFACTURE.	NAME OF SOCIETY.	
SCOTLAND—Continued.		
(ii) Baking	Chapelhall Federated Baking	106
"	Glasgow United Baking (Glasgow)	107
"	Hamilton Baking	108
"	Kettle Baking	109
"	Newburgh and Mount Pleasant Baking	110
"	Stenhousemuir Baking	111
	Total	
(i) Laundry	Scottish Laundry (Barrhead)	112
ENGLISH WHOLESALE SOCIETY.		
(A) Corsets	Desborough	113
Cotton, Cloth, &c.	Bury	114
Flannel	Littleborough	115
Hosiery	Huthwaite	116
Ready-made Clothing	Broughton	117
"	Leeds	118
Shirts	Broughton	119
Tailoring, &c.	Pelaw	120
Worsted and Wool	Batley	121
(B) Boots and Shoes	Heckmondwike	122
"	Leicester	123
"	Rushden	124
(C) Machines, &c.	Keighley	125
Hardware	Dudley	126
Tin, Iron, and Zinc	Birtley	127
(D) Wood Workers, Cabinet Making	Broughton	128
"	Pelaw	129
(F) Printing, &c.	Leicester	130
"	Longsight	131
"	Pelaw	132
(G) Corn Milling	Dunston	133
"	Silvertown	134
"	Manchester Sun Mill	135
"	Oldham Star Mill	136
"	Avonmouth	137
(J) Various—Soap, &c.	Dunston	138
" Soap, Candles, &c.	Irlam	139
" Soap	Silvertown	140
" Lard, &c.	West Hartlepool	141
" Biscuits, Sweets, &c.	Crumpsall	142
" Preserves, Pickles, &c.	Middleton	143
" Tobacco	Manchester	144
" Brushes	Leeds	145
	Total	
SCOTTISH WHOLESALE SOCIETY		
(A) Woollen and Clothing	Shieldhall (Glasgow) and Ettrick Mills, Selkirk ..	146
(B) Leather, Boots and Shoes	Shieldhall (Glasgow)	147
(D) Cabinet, Brush, Saddlery, & Tinware	"	148
(F) Printing and Bookbinding	"	149
(G) Corn Milling, &c.—Chancelot, Junction, and Regent Flour Mills	Edinburgh and Glasgow	150
(J) Various—		
Preserves, Confections, Chemicals, Pickles, and Coffee	Shieldhall (Glasgow)	151
Tobacco	"	152
Miscellaneous	"	153
Soap	Grangemouth	154
	Total	

	Sales during the Year.	NET PROFIT: HOW DIVIDED.									
		Profits during the Year.	Loss during the Year.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
				Amount Paid.	Rate per cent.	Amount Paid.	Rate per £ on Wages.	Amount Paid.	Rate per £.	Educational Purposes.	Charitable Purposes.
	£	£	£	£		£	s. d.	£	s. d.	£	£
106	24779	5175	..	408	5	15	..	4756	3 10½	..	21
107	569574	60428	..	8410	5	7226	1 8	45797	1 8	620	430
108	42308	3964	..	279	5	..	..	3085	1 6	..	40
109	6006	958	..	76	5	..	..	870	3 1	..	1
110	1823	236	57	..	..	..	..	..	..	..	..
111	13614	2438	..	366	4½	..	..	2072	3 2	32	14
	711216	82686	57	10679	..	7241	..	63867	..	686	547
112	15958	2708	..	110	5	..	..	1993	2 6	12	15
113	34208	1448	..	785	..	..	..	..	} 0 4	..	..
114	114534	1238	..	1961	..	..	..	..		..	..
115	25495	1279	..	528	..	..	..	..		..	..
116	107289	3841	..	2762	..	..	..	..		..	..
117	51364	1030	..	630	..	..	..	..		..	..
118	65239	1885	..	823	..	..	..	..		..	..
119	102092	1375	..	975	..	..	..	..		..	..
120	46455	1366	..	810	..	..	..	..		..	..
121	55786	2605	..	1353	..	..	..	..		..	..
122	84141	1076	..	878	..	..	..	..		..	..
123	974882	8596	..	4513	..	..	..	..		..	..
124	88997	1458	..	2035	..	..	..	..		..	..
125	19712	1038	..	435	..	..	..	..		..	..
126	25546	893	..	392	..	..	..	..		..	..
127	7118	615	..	172	..	..	..	..		..	..
128	32136	598	..	741	..	..	..	..		..	..
129	32721	467	..	337	..	..	..	..		..	..
130	21040	789	..	409	..	..	..	..		..	..
131	158844	6411	..	2943	..	..	..	..		..	..
132	21390	998	..	625	..	..	..	..		..	..
133	765052	15642	..	7639	..	..	..	..		..	..
134	466374	8993	..	4939	..	..	..	..		..	..
135	914196	21246	..	6873	..	..	..	..		..	..
136	367265	5690	..	3017	..	..	..	..		..	..
137	427217	9771	..	6055	..	..	..	..		..	..
138	156245	9557	..	1802	..	..	..	..		..	..
139	620965	18892	..	4962	..	..	..	..		..	..
140	192009	6891	..	2771	..	..	..	..		..	..
141	109527	703	..	767	..	..	..	..		..	..
142	207694	22081	..	1940	..	..	..	..		..	..
143	404163	19751	..	8173	..	..	..	..		..	..
144	702611	5155	..	4183	..	..	..	..		..	..
145	32047	1880	..	705	..	..	..	..		..	..
	6834354	184758		77933	..	..	..	..	..	..	..
146	208204	13258	..	6301	..	..	..	..	} 0 8½	..	..
147	280421	11229	..	3456	..	..	..	..		..	..
148	58418	2124	..	2076	..	..	..	..		..	..
149	62998	4307	..	1679	..	..	..	..		..	..
150	971073	22291	..	15722	..	..	..	..	0 8½	..	..
151	222352	18227	..	3151	..	..	..	..	} 0 8½	..	..
152	214227	6686	..	1967	..	..	..	..		..	..
153	228952	9616	..	2927	..	..	..	..		..	..
154	98350	7693	..	1577	..	..	..	..		..	..
	2344995	95431	..	38856	..	..	..	..	..	..	..

GENERAL SUMMARY OF THE PRODUCTIVE SOCIETIES.

		LIABILITIES.				ASSETS.				
		No. of Societies.	No. of Members.	Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.	Owing to the Society for Goods.
									House Property.	All other Investments.
England and Wales		95	20876	£ 578701	£ 366851	£ 88389	£ 352899	£ 403497	£ 74809	£ 163172
Scotland		17	11234	£ 280982	£ 330554	£ 84323	£ 84323	£ 308435	£ 19191	£ 282697
English Wholesale Society		1	..	..	£ 2532392	..	£ 1331042	£ 941855	..	..
Scottish Wholesale Society		1	..	..	£ 694448	..	£ 337405	£ 322519	..	..
Total		114	32110	£ 865683	£ 3924245	£ 170637	£ 2105669	£ 1976446	£ 94000	£ 445869
										227802

NET PROFIT: HOW DIVIDED.						
No. of Employees on December 31st.	Salaries and Wages.	Trade during the Year.	Profits for 1911.	Loss for 1911.	To Capital.	
					Amount Paid.	To Purchaser.
						Amount Paid.
1	£ 349430	£ 2413423	£ 115784	£ 1124	£ 27855	£ 4185
2	189593	878643	100945	57	13650	76647
3	913446	6894354	184758	..	77983	..
4	257143	2344995	95431	..	88856	..
30629	1660012	12471415	496918	1181	158294	120832
						2194
						3126

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES

(Exclusive of the Productive Departments of the Wholesale Societies).

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES.

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OBJECT OF MANUFACTURE.	No. of Societies.	No. of Mem- bers.	LIABILITIES.				ASSETS.					
			Share Capital.	Loans, including any Overdraft from Bank.	Reserve Fund.	Value of Stock in Trade.	Value of Land, Buildings, Machinery, and Fixed Stock.	Investments.		Owing to the Society for Goods.		
								House Property.	All other Invest- ments.			
ENGLAND AND WALES :—												
Cotton, Linen, Silk, and Wool	15	5448	135547	97160	33678	128171	76433	3103	51672	51626	1	
Boots and Shoes, and Leather	19	4658	64789	61487	13436	78869	45306	..	22435	23874	2	
Metal, Hardware, &c.	10	910	16083	10073	10069	13937	14131	..	4719	5877	3	
Wood Workers	6	596	14175	33616	2947	12110	38137	..	889	6489	4	
Building and Quarrying	6	1284	9171	72045	3837	4407	4050	70506	6389	789	5	
Printing and Bookbinding	16	2605	57951	35562	8797	15636	63629	..	14892	27893	6	
Corn Milling	5	3462	225347	33276	5333	84077	101181	1200	45893	61506	7	
Baking	5	583	6794	2608	694	1204	9731	..	630	574	8	
Laundries	5	84	23374	11005	600	532	31703	..	4181	1210	9	
Various	8	1246	25470	10019	8918	13896	19136	..	11472	7887	10	
Total	95	20876	578701	366851	88339	352899	403437	74809	163172	187725		
SCOTLAND :—												
Cotton and Wool	1	4002	42080	62329	5285	26930	20980	3717	53609	9708	1	
Printing and Bookbinding	3	409	11512	8471	3955	15619	874	1500	2295	6043	2	
Baking	12	6762	230920	253169	72062	54256	263298	13974	225035	28993	3	
Laundry	1	61	2440	6645	996	263	8738	..	1738	353	4	
Total	17	11234	286982	330554	82298	84323	308635	19191	282697	40137		

DETAILED SUMMARY OF THE PRODUCTIVE SOCIETIES—Continued.
(Exclusive of the Productive Departments of the Wholesale Societies.)

NET PROFIT: HOW DIVIDED.												
No. of Employees on December 31st.	Salaries and Wages	Sales during the Year.	Profits for 1910.	Loss for 1911.	To Capital.		To Labour.		To Purchaser.		Subscriptions.	
					Amount Paid.	£	Amount Paid.	£	Amount Paid.	£	Educational Purposes.	Charitable Purposes.
1	2618	£ 115168	33132	..	7434	5800	9202	609	1472	£		
2	1723	86073	9563	327	3148	1911	2465	611	413			
3	446	19603	5764	48	602	1247	78	49	35			
4	221	15237	414	670	339	..	..	11	..			
5	46	3753	2297	..	392	23	15	5	3			
6	921	60501	12477	3	3371	1334	1673	87	233			
7	273	22057	36752	..	9603	72	24838	41	135			
8	37	3256	3887	..	250	..	2869	..	21			
9	328	10406	4747	..	989	..	1199	..	1			
10	216	13946	6751	76	1727	805	1846	31	67			
	6329	349430	115784	1124	27855	11192	44185	1444	2380			
1	423	22315	14064	..	2054	892	10787	52	143			
2	125	7931	1492	..	807	108	..	..	41			
3	1474	102784	82636	57	10679	7241	63867	686	547			
4	187	6963	2703	..	110	..	1993	12	15			
	2209	139993	100945	57	13650	8241	76647	750	746			

Detailed List of Subscriptions Received from Societies

FROM 1ST JANUARY TO 31ST DECEMBER, 1911.

IRELAND.

No. of Members.	SOCIETIES.	£	s.	d.
301	Armagh and District	1	5	1
370	Ballymena and Harryville ..	3	1	8
7000	Belfast	23	15	0
117	Callan Co-op. Agricultural ..	0	19	6
94	Coalisland	0	15	8
468	Cork, City of	3	15	0
—	Drumaness	0	5	0
400	Dublin Industrial	3	6	8
148	Enniskillen	1	0	0
61	Greenore	0	9	6
120	Inchicore	1	0	0
234	Irish Agricul. C. Wholesale..	1	19	8
420	" Organisation	3	10	0
—	" Co-operative Agency ..	0	10	0
98	Larne	0	16	4
920	Lisburn	7	13	4
135	Lucan	1	3	4
335	Newtownards	2	1	8
227	Portadown	1	17	10
261	Queenstown	2	1	8
50	Rosslare Harbour	0	8	4
11759		£61	15	3

MIDLAND SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
2895	Alcester	20	0	0
175	" Needle Makers	1	9	2
18	Andrews C. Watch Manu- facturing, Coventry	0	5	0
832	Annesley Colliery	6	17	4
306	" Woodhouse	2	11	0
336	Anstey	2	16	0
300	Ashby-de-la-Zouch	2	10	0
611	Atherstone	5	1	10
1120	Barwell	8	6	8
595	Bidford	4	19	2
15240	Birmingham Industrial	40	0	0
130	" Printers	1	5	0
66	Blakesley	0	11	0
120	Blue Lias	1	0	0
1346	Bolsover	8	6	8
2274	Boston	8	6	8
41	Bourton (Much Wenlock) ..	0	6	8
61	Brassington	0	10	0
254	Bridgnorth	2	12	6
29	Broadwell, New	0	4	10
106	Bromsgrove Nail Forgers ..	0	17	8
144	Broughton Astley	1	3	6
1943	Bulwell	10	0	0
405	Burbage	3	7	6
616	Burton Latimer	5	2	8

Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
7000	Burton-on-Trent	15	0	0
1950	Cannock and District	8	6	8
210	Cheadle (Staffs.)	1	15	5
1714	Cinderhill	8	17	4
830	Clay Cross	6	18	4
264	Clee Hill	2	15	4
4403	Coalville	10	0	0
844	Codnor Park and Ironville ..	7	0	10
10	" and Selston Baking ..	0	5	0
102	Cogenhoe	0	17	0
—	Co-operative Productive Federation	0	10	6
160	Coventry Licensed Trade Supply	1	10	0
13198	Coventry Perseverance	21	0	0
63	" Watch Manufact'g	0	10	6
133	Croft	1	2	0
816	Daventry	6	16	0
72	Denton	0	12	0
24605	Derby	40	0	0
56	" Printers	0	10	6
45	" Umbrella Manufacts. ..	0	7	6
1364	Desborough	10	16	8
280	" Boot and Shoe	2	6	8
6505	Dudley	8	6	8
705	Earlston	5	17	11
209	Ellesmere and District	1	13	4
842	Enderby	7	0	4
257	Fenny Compton	2	1	8
708	Finedon	5	18	0
33	" Boot and Shoe	0	10	6
429	Fleckney	3	11	6
4205	Gainsborough	10	10	0
218	Glenfield	1	15	4
249	" Progress Boot & Shoe ..	2	1	6
2125	Grantham	8	8	0
95	Great Glen	0	13	4
6627	Great Grimsby	12	10	0
1650	Great Wigston	8	6	8
161	Grobby	1	6	10
157	Hackleton	1	6	2
360	Harbury	3	0	0
140	Harlestone	1	4	0
571	Harpole	4	11	8
262	Hathern	2	3	8
351	Higham Ferrers	2	18	4
211	" Boot & Shoe	1	15	2
126	Highley	1	1	0
124	Hollington	0	19	8
3513	Hucknall Torkard	14	0	0
144	Huncote	1	4	0
530	Huntingdon	4	7	11
753	Ideal Clothiers-Wellington ..	6	5	6
4478	Ilkeston	16	0	0
361	Irchester	2	15	0

Midland Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
931	Ironbridge & Coalbrookdale..	7	15	2
554	Irlthlingborough	4	12	4
8009	Kettering	25	0	0
708	" Boot and Shoe	5	18	0
1019	" Clothing	8	9	4
341	" Corset Manufac.	2	14	10
281	Kettering Union Boot & Shoe ..	2	6	10
216	Keyworth	1	14	0
2296	Kidderminster	16	13	4
1362	King's Lynn	10	8	4
105	Kirby Muxloe	0	17	6
1904	Kirkby-in-Ashfield	15	0	0
144	" " Manuftrs.	1	2	4
4534	Langley Mill and Aldercar ..	15	0	0
430	Langwith	3	11	8
469	Lea and Holloway	3	18	2
19031	Leicester	48	0	0
675	" Anchor Boot & Shoe ..	5	12	6
110	" " Tenants ..	0	18	4
973	" Boot and Shoe	8	2	2
75	" Carriage Builders ..	0	12	6
90	" Morning Star Sundries.....	0	15	0
299	" Printing	2	9	10
200	" Self-Help Bt. & Shoe ..	1	13	4
12871	Lincoln Equitable	62	18	6
590	" Land and Building..	4	18	10
4616	Lockhurst Lane	13	9	4
788	Long Buckley	6	10	0
7468	Long Eaton	25	0	0
29	" Printing	0	5	0
583	Loughborough.....	4	16	0
380	Lowdham	3	3	4
671	Malvern	4	18	3
7451	Mansfield and Sutton	31	0	10
1613	Market Harborough	8	6	8
140	Markfield	1	3	4
217	Mayfield	1	16	2
1283	Melton Mowbray	8	6	8
140	Midland Boot Manufacturers ..	1	3	4
70	Midland Sheet Metal Workers (Birmingham)....	0	10	4
365	Millford	3	0	10
320	Moulton	2	13	4
324	Mount Sorrel	2	14	0
188	Napton	1	8	0
1799	Netherfield	8	6	8
1750	Newark	10	0	0
188	Northamp'tnshire Productive ..	1	11	4
3916	Northampton	12	0	0
21	" I.L.P. Boot..	0	5	0
12543	Nottingham	20	0	0
115	" Printers	0	18	10
5518	Nuneaton	16	13	4
1510	Oadby	2	1	8
237	Oakengates	8	6	8
12828	Peterborough	50	0	0
622	Pinxton	5	3	8
64	Pitsford	0	10	8
1027	Pleasley and Pleasley Hill ..	8	11	2
265	Prees	1	15	0
153	Rathby	1	5	6
1035	Raunds Distributive	8	6	8
1125	Retford	8	8	0
24	Ringstead Unity	0	4	0
8153	Ripley	25	0	0
836	Rothwell	1	11	11
180	Rothwell "Avalon" Boot and Shoe ..	1	10	0
557	Ruddington	4	12	10
5679	Rugby	29	12	0
798	Rugeley	6	13	0

Midland Section—continued.

No. of Members	SOCIETIES.	£	s.	d.
2181	Rushden	8	6	8
48	St. Crispin (Raunds)	0	8	0
702	St. Ives (Ilunts.)	5	12	10
70	Saxby	0	11	8
2597	Scunthorpe	8	6	8
665	Selston	5	10	10
1049	Shepshed	8	6	8
2192	Shrewsbury	8	6	8
90	Sibley Boot and Shoe	0	15	0
200	Skegness	1	13	4
3509	Sobo	16	18	8
384	Southwell	3	2	0
968	Spalding	8	1	4
188	Sperope Boot and Shoe Manuf- facturers.....	1	11	4
2185	Stafford	16	15	4
1042	Stanton Hill	8	13	8
2310	Stapleford and Sandiacre ..	19	5	0
615	Stone	5	0	0
195	Stoney Stanton New	1	12	4
3705	Tamworth	16	16	0
5178	Ten Acres and Stinchley ..	16	13	4
316	Thrapston	2	12	8
56	Tibberton	0	9	4
901	Tibshelf	7	10	2
6835	Walsall	25	0	0
167	" Locks & Cart Gear ..	1	7	10
213	Warsop Vale	1	15	6
906	Wednesbury and Dist. New ..	7	11	0
2539	Wellingborough Midland ..	10	0	0
170	West Haddon	1	8	4
450	Whitechurch (Salop)	3	15	0
231	Wigston Hosiers	1	18	6
362	Wirksworth	2	5	3
439	Wisbech Phoenix	3	11	8
569	Wollaston	4	14	10
2543	Wolverhampton	10	0	0
3618	Worcester New Industrial ..	16	13	4
90	" Hamper.....	0	7	6
233	Yardley Hastings	1	18	6

321434**£1310 17 8****NORTHERN SECTION.**

No. of Members	SOCIETIES.	£	s.	d.
338	Allendale	2	16	4
386	Alston	3	4	4
1672	Amble	13	6	8
7029	Annfield Plain	20	0	0
3532	Ashington Industrial	29	8	8
783	" Equitable	6	10	6
1706	Aspatria	13	18	10
900	Backworth	7	10	0
1047	Barnard Castle	8	14	1
515	Beaside	4	5	10
2404	Bedlington	20	8	5
126	Belsay	1	1	0
4580	Birtley and District	38	3	4
16905	Bishop Auckland	30	0	0
9184	Blaydon-on-Tyne	50	0	0
1663	Blyth Central	10	0	0
2328	Boldon Industrial	12	10	0
1136	Brandon and Byshottles ..	9	9	4
287	Brandsby Agricul. Trading ..	2	7	10
980	Broomhill	8	0	0
451	Cambois	3	15	2
7950	Carlisle	33	6	8
261	Castle Howard	2	3	6
5070	Chester-le-Street	21	1	11
458	Choppington	3	16	4

Northern Section—continued.

No. of Members	SOCIETIES	£	s.	d.
6082	Cleator Moor.....	30	0	0
557	Clive Industrial (Blyth)	4	9	9
216	Coanwood	1	15	2
2236	Consett	10	10	0
43	Co-op. Laundries Association	0	6	10
2088	Cornforth and Coxhoe	18	4	8
562	Coxlodge and Fawdon	3	7	9
386	Craghead and Holmside	3	2	3
4224	Cramlington	34	19	8
4767	Crook	10	0	0
427	Dalston	3	9	0
10189	Darlington	20	0	0
—	Derwent Flour Mill	2	2	0
2405	Durham	14	0	0
642	Easington Lane	5	7	0
1499	Egremont	10	0	0
830	Esh	6	16	8
1273	Felling Industrial	12	14	2
630	Shore	5	3	10
99	Felton	0	16	6
409	Fourstones and Newbrough	3	8	2
266	Framwellgate Moor	2	4	4
11399	Gateshead	34	0	0
90	Gilsland Convalescent Homes Association	0	15	0
192	Greenhead	1	12	0
291	Grosmont	2	6	8
681	Guide Post	5	5	2
1190	Guisborough	8	6	8
714	Haltwhistle	5	19	0
813	Harrington	2	2	0
8150	Hartlepoons	21	0	0
235J	Haswell	8	10	0
331	Haydon Bridge	2	15	4
500	Hebburn Colliery	4	3	4
730	Hedgeley	5	1	0
1731	Hetton Downs	8	6	8
441	Hexham and Acomb	3	12	3
87	Houghton	0	15	0
376	Howick	3	2	8
4275	Jarrow and Hebburn	25	0	0
791	Keswick	6	11	10
356	Kirkby Stephen	2	19	4
442	Lazonby District	3	13	8
1743	Leadgate	8	6	8
3354	Loftus (East Cleveland)	13	6	3
497	Longtown	3	18	4
359	Low Moorsley	2	19	10
466	Malton and Norton	3	17	8
335	Marsden Industrial	2	15	5
350	Marske-by-the-Sea	2	17	9
3914	Maryport	25	0	0
15964	Middlesbrough	66	2	4
1873	Middleton-in-Teesdale	11	8	10
1542	Murton Colliery	12	16	7
445	Naworth Collieries	7	5	8
91	Nenthead	0	15	2
1502	Newbiggin-by-the-Sea	9	7	0
1794	Newbottle	10	0	0
985	New Brancepeth	8	4	2
22512	Newcastle-on-Tyne	40	0	0
120	" H'sehold Furnish'g	1	0	0
617	" St. Anthony's	5	2	10
730	New Delaval	6	1	8
703	Northallerton and District	2	18	7
—	Northern Section Educational Committees' Association	0	6	6
2758	North Shields	16	13	4
530	Pegswood	4	8	4
402	Pelton Fell	3	7	0
1088	Penrith	9	1	4
350	Pickering and District	2	18	4

Northern Section—continued.

No. of Members	SOCIETIES	£	s.	d.
70	Pioneer Fishing—N. Shields	0	13	0
1247	Pittington	10	7	10
405	Radcliffe	3	6	8
8235	Ryhope and Silksworth	10	8	4
3511	Seaham Harbour	8	6	8
204	Sea Houses & N. Sunderland	1	14	0
1929	Seaton Delaval	15	0	0
816	Seghill	2	12	8
2731	Sherburn Hill	14	4	6
933	Shiremoor	7	15	0
1446	Skelton	8	6	8
24	South Hetton Amicable	2	8	6
2519	South Shields	16	15	0
1576	Stanhope and Weardale	13	2	8
1157	Station Town	9	12	10
12115	Stockton-on-Tees	30	0	0
14715	Sunderland	40	0	0
651	Swalwell	5	8	6
546	Tantobie	4	11	0
224	Tebay	1	17	4
480	Thirsk	4	0	0
1550	Throckley and District	10	0	0
148	Togston Terrace & Broomhill	1	4	8
1387	Tow Law	10	0	0
1866	Tudhoe Colliery	8	6	8
2693	Tweedside	8	8	0
1683	Tyne Dock	8	8	0
5260	Wallsend	21	0	0
1348	West Cornforth	11	4	6
1513	West Pelton	8	6	8
4314	West Stanley	35	19	0
3066	West Wylam and Prudhoe	10	0	0
1220	Whitby	8	6	8
100	Whitfield	0	16	8
326	Widdrington	2	13	0
300	Wigton	2	10	0
1770	Willington	8	6	8
1306	" Quay and Howden	8	10	0
1240	Windy Nook	10	6	4
1962	Workington Beehive	12	11	8
2208	" Industrial	10	10	0
302040		£1403	13	9

NORTH-WESTERN SECTION.

No. of Members	SOCIETIES	£	s.	d.
9114	Accrington and Church	37	16	0
650	Accrington Provident	5	8	4
32J	Addingham	2	13	4
685	Addlington	5	14	2
344	Ainsworth Industrial	2	17	4
221	" New Road	1	16	10
445	Airedale Worsted Manufac.	3	13	4
360	Allerton	3	0	0
360	Ambleside	0	15	0
5555	Ashton-under-Lyne	40	0	0
3330	Bacup	12	10	0
553	Bakewell	4	8	2
690	Bamber Bridge	8	18	8
450	Bamfurlong	3	15	0
320	Bangor	2	13	4
110	Barkisland	0	17	6
1326	Barnoldswick	8	6	8
30243	Barnsley	70	0	0
480	Barrowford Industrial	3	16	10
9882	Barrow-in-Furness	26	0	0
5330	Batley	20	0	0
320	Battysford Self-Help	2	14	2
141	Beeston	1	4	0
238	Bentham	1	19	8

North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
8628	Beswick	13	10	0
582	Beverley and District	4	15	5
590	Billington and Whalley	4	8	4
9114	Bingley	20	0	0
6423	Birkenhead	12	12	0
2859	Birkenshaw	10	0	0
1923	Birstall	10	0	0
3905	Blackburn Industrial	10	0	0
4099	" Daisyfield	10	0	0
3016	" Grimshaw Park.. ..	8	6	8
5422	Blackley	12	12	0
7662	Blackpool	20	16	8
185	" Union Printers	1	9	0
170	Blackrod	1	8	4
96605	Bolton	80	0	0
57	" Cabinet Makers	0	10	0
78	Bradford Cabinet Makers ..	0	13	0
20269	" (City of)	84	9	10
1273	Brierfield	8	6	8
6938	Brighouse	21	0	0
24553	Brightside and Carbrook ..	55	0	0
181	Brooksbottoms	1	9	2
347	Brymbo	2	18	0
465	Bryn Gates	3	17	6
460	Buckley	3	15	0
13494	Burnley	56	4	6
318	" Self-Help	2	13	0
3652	Burslem	19	7	0
13004	Bury	40	0	0
331	Buttershaw	2	14	8
1470	Butt Lane	12	5	0
111	Calderdale Clog Sundries ..	0	18	6
216	Carleton	1	16	0
1712	Carnforth	10	0	0
2917	Castleford Industrial	21	0	0
448	Cefn and District	3	14	3
4002	Chester	8	8	0
2341	Chesterfield	10	0	0
590	Chirk Green	4	8	4
2908	Chorley	10	0	0
505	Churwell	4	2	2
678	Clayton	5	10	0
2096	Clayton-le-Moors	17	9	4
4667	Cleckheaton	20	0	0
463	Clifton	3	17	2
1198	Clitheroe	8	6	8
960	Close Hill	8	0	0
1142	Clown	9	10	0
5040	Colne and District	21	0	0
56	" Vale Corn Millers ..	1	1	0
6	" Valley Co-op. Baking ..	0	5	0
400	Colwyn Bay	3	6	8
2877	Compstall	8	6	8
3100	Congleton	12	12	0
230	Coniston	1	18	4
406	Cononley	3	7	8
731	Co-op. Printing Society, Manchester	10	0	0
—	Co-op. Secretaries Associat'n ..	2	13	2
485	" Sundries Manufac. ..	4	0	10
277	Cowling	2	5	8
245	Cragg Vale	2	0	4
720	Crawshawbooth	6	0	0
10422	Crewe Friendly	42	0	0
356	Crigglestone	3	4	8
2345	Crompton	11	0	0
979	Crosland Moor	8	3	2
458	Crosshills	3	16	4
2319	Dalton-in-Furness	10	0	0
7500	Darwen Industrial	31	5	0
37	Deiniolen	0	6	2
768	Delph	6	8	0

North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
81	Delph Woollen Manufac. ..	0	13	6
740	Denaby Main	8	16	8
545	Denholme	4	10	5
1394	Denton and Haughton	8	6	8
11641	Dewsbury Pioneers	40	0	0
—	" Co-op. Laundry ..	0	5	0
266	Diggle	2	4	4
265	Disley	2	4	2
178	Dogley Bar	1	9	8
11445	Doncaster	25	0	0
370	Dove Holes	3	0	0
343	Driffield	2	17	2
953	Drighlington	7	18	8
6597	Droylsden	27	9	8
792	Eagley	6	12	0
874	Earby	7	4	7
2695	Earlestown	10	0	0
224	Eccles Manufacturing	1	17	4
15942	" Provident	66	19	2
520	Eccleshill	4	6	2
328	Eckington	2	14	8
305	Edenfield	2	10	8
487	Edgworth	4	1	2
103	Eiff Workmen's	0	16	6
867	Ellesmere Port	7	4	6
400	Emley	3	6	8
670	Employes' Prov. (Port S'light)	5	11	8
106	Eserick and District	0	17	8
175	Ewloe Place	1	8	4
9564	Failssworth	35	10	0
6956	Farnworth and Kearsley ..	20	0	0
142	Ffynnon Groyw	1	3	4
140	Firgrove	1	3	4
2821	Fleetwood	12	10	0
400	Flint and Oakenholt	3	6	8
772	Fylde Industrial	6	8	8
300	Gargrave	2	10	0
976	Garston and District	8	3	0
2980	Glossop Dale	10	0	0
896	Golcar	7	9	4
978	Gomersal	8	1	5
2412	Goole	11	8	4
178	Grange Moor Friendly	1	8	8
341	Grasscroft	2	16	10
3158	Great Harwood	8	6	8
5222	Great Horton	20	0	0
116	Great Rocks	0	19	4
702	Greenfield	5	17	0
486	Greengates & Apper ey Bdg.	4	0	0
100	Gregson's Lane	0	16	8
1159	Guiseley	9	13	1
1571	Hadfield	8	6	8
983	Halifax Flour	10	0	0
10736	" Industrial	44	14	8
1144	Handsworth Woodhouse ..	9	10	8
3672	Harrogate	25	0	0
750	Hasland	6	5	0
2781	Haslingden Industrial	12	10	0
453	Haughton Green	3	15	6
357	Hawarden	2	19	6
302	Hawkshead	2	10	0
916	Haworth	7	12	8
506	Hayfield	4	4	4
1201	Hazel Grove	8	6	8
285	Heapey Busy Bee	2	7	6
850	Hebden Bridge Fustian Mfg.	10	0	0
2817	" Industrial ..	11	14	9
7432	Heckmondwike	30	0	0
—	" Co-op. Dyeing ..	0	5	0
394	Helmshore	3	5	8
446	Heptonstall	3	14	4

North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
637	Hepworth	5	6	2
4611	Heywood	19	7	6
156	Higham	1	6	0
1319	Higher Hurst	10	19	10
186	Higher Walton	1	11	0
2682	Hillhouse Perseverance	8	8	0
639	Hill Top (Paddock)	5	6	4
1790	Hindley	14	18	4
695	Hindsford	5	15	6
794	Hollingworth	6	12	0
263	Holmfild	2	3	7
—	Holmfirth Boot and Shoe	0	10	0
775	Holyhead	6	9	2
1174	Honley	8	6	8
1600	Horbury	8	6	8
2747	Horwich	8	6	8
14924	Huddersfield	40	0	0
15347	Hull	35	0	0
42	„ Brushmakers	0	7	0
761	Hurst Brook	6	5	0
3144	Hyde Equitable	12	12	0
5	„ and District Laundries Association	0	5	0
214	Illingworth	1	15	0
312	Ingletton	2	12	0
256	Junction (Delph)	2	2	8
10583	Keighley	40	0	0
9	„ and Dist. Laundries	0	5	0
2504	Kendal	10	0	0
609	Killamarsh	4	18	0
678	Kilnhurst	5	13	0
738	Kippax	6	3	0
300	Kirkburton	2	10	0
424	Kirkby-in-Furness	3	10	8
10920	Lancaster and Skerton	48	0	0
80	Lane Bottom	0	13	4
473	Lane Dyehouse	3	18	10
270	Langdale	2	4	0
47435	Leeds Industrial	120	0	0
2683	Leek and Moorlands	8	6	8
120	„ Silk Twist	2	0	0
991	Lees	8	5	2
520	„ and Cross Roads	4	6	8
146	Leeswood	1	2	6
11430	Leigh Friendly	21	0	0
140	Lepton Field	1	3	4
200	Leven Valley	1	13	4
1513	Leyland and Farington	9	0	0
844	Lithwaite	6	19	0
2204	Littleborough	8	6	8
876	Little Hulton	7	6	0
660	Little Lever	5	10	0
7317	Liverpool (City of)	17	0	0
747	Liversedge	6	4	6
441	Livesey	3	8	8
193	Llanberis	1	11	8
221	Llandudno Junction	1	15	0
120	Llanrug	1	0	0
1309	Longridge	8	6	8
742	Longwood	1	10	11
341	Love Clough	2	16	2
271	Lower Darwen	2	5	2
218	Lower Holker	0	17	11
212	Low Moor—Nelson Street	1	14	8
1107	Low Wortley	8	6	8
485	Luddenden and District	3	19	8
556	Luddendenfoot	4	16	0
124	Lumb	1	0	8
5394	Macclesfield	16	0	0
286	„ Silk Manufac.	2	7	4
16250	Manchester and Salford	52	0	0
150	„ Tenants	1	5	0

North-Western Section—continued.

No. of Members	SOCIETIES.	£	s.	d.
300	Market Weighton	2	10	0
971	Marsden Equitable	8	1	10
8735	Masbro' Equit. Pioneers	36	13	4
804	Matlock Bank	2	12	0
1140	Meltham Industrial	8	6	8
185	„ Mills Provident	1	10	10
730	Middlestown	6	1	8
3501	Middleton and Tonge	11	13	4
483	Midgley	4	0	6
1793	Millom	10	10	0
305	Milnrow	2	10	0
1622	Milnsbridge Perseverance	8	6	8
1630	Mirfield Industrial	8	6	8
269	Mold Junction	2	2	10
6764	Morley	20	0	0
3274	Mossley	15	0	0
636	Mytholmroyd	5	6	0
116	Nantwich Boot and Shoe	1	1	0
8017	Nelson	25	4	0
250	Netherthong	2	1	8
448	New Hey	3	14	0
2459	New Mills	8	6	8
497	New Moston	4	2	10
13	North-East Lancashire Co-op. Laundries Association	0	5	0
180	North-Western Co-operative Convalescent Homes Assoc.	1	10	0
—	North-Western Educational Committees' Association	1	1	0
12759	Oldham Equitable	53	3	3
17557	„ Industrial	73	3	1
3138	Ossett	8	6	8
1596	Oswaldtwistle	8	6	8
916	Oswestry	7	12	8
440	Oughtibridge	3	13	4
201	Oxenhope	1	13	6
211	Oxcoft	1	16	8
2515	Padiham	8	6	8
891	Parkgate and Berry Brow	7	6	0
1329	Park Lane Friendly	7	10	0
154	Peckett Well	1	5	8
27933	Pendleton	115	17	7
100	Penyfford	0	16	8
180	Pocklington	1	10	0
504	Poynton and Worth	4	4	0
20304	Preston	64	0	0
3604	Prestwich	15	0	0
2073	Queensbury	8	6	8
1158	Queensferry and District	10	7	10
4573	Radcliffe and Pilkington	20	0	0
2512	Ramsbottom Industrial	10	0	0
500	Ravensthorpe	4	8	4
1496	Rawdon	11	0	0
1066	Rhodes	8	6	8
196	Ribchester	1	12	6
600	Ringley and Kearsley	5	0	0
763	Ripon and District	6	4	6
613	Ripponden	5	2	2
1258	Rishton	8	8	0
18282	Rochdale Equitable Pioneers	76	3	6
195	Roe Green—Worsley	1	12	6
2064	Royton	10	0	0
8461	Runcorn and Widnes	30	0	0
12290	St. Helens	20	0	0
200	St. Martin's	0	16	8
331	Sabden	2	15	0
65	Salterforth	0	10	10
255	Scapegoat Hill	2	1	4
1170	Scarborough	9	15	0
8	Scar Wood Coal	0	5	0
122	Sedburgh	1	0	0
629	Selby	5	5	8

North-Western Section—continued.

No. of Members	SOCIETIES.	£	s.	d.
430	Settle	2	11	2
266	Shawforth	2	4	4
385	Sheepridge	2	15	10
13723	Sheffield and Ecclesall	40	0	0
580	" Cutlery	0	10	0
82	" Federated Cutlers	0	13	4
459	Shepley	3	14	1
288	Siddal	2	8	0
889	Silsden	7	8	2
2679	Silverdale	15	17	3
—	Skelldale Dairy	0	7	2
420	Skelmanthorpe	3	9	2
1211	Skelmersdale	8	15	0
1813	Skipton	15	2	0
2646	Slithwaite	8	6	8
186	Smithy Bridge	1	11	0
545	Sonth Crosland & Netherton	4	10	5
1550	Southport	8	17	6
1783	Sowerby Bridge Flour	10	0	0
3733	" Industrial	15	0	0
543	Stacksteads	4	7	0
800	Stainland & Holywell Green	6	13	4
4020	Stalybridge	10	0	0
105	Stanbury	0	17	4
1091	Staveley Town	9	2	6
421	Steeton	3	10	0
8083	Stockport	15	15	0
411	" Great Moor	3	6	5
2272	Stocksbridge	10	0	0
—	Stoke-on-Trent	2	1	8
239	Styal	4	1	4
183	Summerseat & Brookshot/ms	1	10	6
2100	Swarthmoor and Ulverston	10	0	0
427	Swinton—Chorley Road	3	11	2
737	" Moorside	6	2	10
740	Tadcaster	5	19	11
382	Thomson, Wm., and Sons	3	3	8
550	Thornton	4	12	0
720	Todmorden—Bridge End	6	0	6
4050	" Industrial	16	17	8
80	Tong Park, Baildon	1	6	8
302	Tottington Equitable	2	10	2
5723	Toxteth	16	0	0
345	Trawden	2	17	6
87	Turn	0	14	6
1476	Tyldesley	8	6	8
1210	Uppermill	10	1	8
403	Uppertown	3	7	2
198	Wainstalls	1	13	0
5902	Wakefield Industrial	15	0	0
2444	Walkden	10	0	0
300	Walmer Bridge	2	10	0
678	Walsden	5	12	2
240	Wardle	2	0	0
10686	Warrington	11	5	0
196	Water	1	12	8
750	Waterfoot	4	15	0
821	Waterloo	6	16	10
1099	Westhoughton Friendly	8	6	8
1181	" United	8	6	8
—	West Yorks. Coal Federation	0	5	0
538	Wetherby	4	10	1
1690	Whaley Bridge	8	6	8
150	Wheatley Lane	1	5	0
117	Wheaton	0	19	6
652	Whiston	5	8	8
342	Whitewell Bottom	2	16	8
620	Whitworth	6	16	8
424	Wibsey Slackside	3	10	11
7084	Wigan	21	0	0
340	Wilden	2	16	8
6400	Windhill	32	0	0

North-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
268	Winewall	2	0	0
3187	Winnington and Northwich	10	0	0
2843	Winsford	10	0	0
490	Withnell	4	1	8
474	Woodley	4	0	0
553	Wooddale	4	12	2
638	Woolfold	5	6	0
2931	Worksop	10	0	0
1314	Wrexham	8	6	8
11000	York	60	0	0
548	Youlgreave	4	13	8

975413

£3939 2 8

DONATIONS.

Co-op. Insurance Society	....	25	0	0
" Newspaper	"	15	0	0
" Wholesale	"	250	0	0

£4229 2 8

SCOTTISH SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
18923	Aberdeen Northern	69	11	0
110	Aberfoyle	0	18	3
4146	Alloa	12	0	0
1012	Alva Bazaar	9	12	4
494	Annisland	4	1	8
90	Anstruther	0	13	4
1431	Arbroath Equitable	8	6	8
1746	" High Street	10	0	0
1009	Armada	8	8	2
391	Auchinheath	3	5	2
710	Auchinleck	5	18	4
442	Auchtermuchty	3	13	8
1503	Avonbank	12	10	6
2156	Bainsford and Grahamston	8	6	8
112	Balfour	0	18	8
1746	Bannockburn	8	6	8
60	Banton	0	10	0
3051	Barrhead	15	0	0
2952	Bathgate	8	6	8
718	Beith	5	19	8
1651	Bellshill and Mossend	10	0	0
1335	Blantyre	11	2	6
1799	Bo'ness	8	6	8
1031	Bonnybridge	8	6	8
512	Bonnyrigg	4	5	0
2017	Brechin Equitable	8	6	8
250	Bridge of Weir	2	1	8
1139	Broxburn	10	1	6
1701	Buckhaven	10	0	0
1420	Burnbank	11	16	8
600	Burntisland	5	0	0
250	Busby	2	1	8
414	Cadder	3	9	0
1504	Cambuslang	8	8	0
1453	Camelon	8	6	8
412	Campbeltown	0	17	2
973	Carlisle	8	0	0
730	Carrick	5	19	11
414	Carron	3	2	6
333	Carstairs Junction	2	14	0
500	Cathcart	4	3	4
640	Catrine	5	6	8
709	Chapelhall	5	18	2
332	Clackmannan	2	15	4
480	Cleland	5	0	0
5178	Clydebank	10	0	0

Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
1018	Coalburn	8	9	8
250	Coaltown of Wemyss	2	1	8
6201	Coalbridge	10	0	0
240	Co-op. Convalescent Homes	2	0	0
1525	Cowdenbeath	8	8	0
7735	Cowlairs	15	0	0
95	Creetown	0	15	10
209	Crieff	1	14	10
840	Crofthead	7	0	0
713	Crosshouse	4	12	4
283	Cumbernauld	2	7	2
328	Cupar and District	2	14	8
370	Dalmellington	3	1	8
663	Dalmuir	2	1	8
406	Dalry	3	7	8
7018	Dalziel	20	0	0
921	Darvel	7	13	6
1005	Denny and Dunipace	8	6	8
208	Douglas Provident	1	13	4
230	" Water	1	18	4
652	Dreghorn	5	8	8
3080	Dumbarton	8	6	8
2040	Dumfries and Maxwelltown	16	16	5
376	Dunblane	3	2	8
1854	Dundee (City of)	15	13	4
2400	" and Dist. Coal	8	10	4
7713	Dunfermline	20	0	0
286	Duntocher and Hardgate	2	7	4
1420	Dykehead and Shotts	11	16	8
1148	Dysart	9	11	4
260	Earlston	2	1	8
190	East Kilbride	1	10	0
517	East Wemyss	4	6	2
300	Edinburgh—People's Bank	2	15	0
158	" Printing	1	6	4
40284	" St. Cuthbert's	50	0	0
154	Fergushill	1	5	8
2302	Galashiels	12	0	0
1125	Galston	9	3	4
58	Gavieside	0	9	8
600	Gilbertfield	4	18	10
2169	Glasgow—Drayp & Furnishg.	14	16	6
8219	" Eastern	15	0	0
16928	" Kinning Park	25	0	0
2070	" Progress	10	10	0
14600	" St. George	10	0	0
3753	" St. Rollox	12	0	0
179	" United Baking	25	0	0
126	Glenbuck	1	1	0
195	Glengowan	1	12	6
68	Glespin Provident	0	11	4
1197	Gorebridge	8	6	8
2798	Grahamston and Bainsford	8	6	8
1446	Grangemouth	10	0	0
4425	Greenock—Central	20	16	8
600	" East End	5	0	0
543	Guard Bridge	4	10	6
1172	Haddington	8	6	8
210	Hallside	1	16	4
8	Hamilton—Baking	1	0	0
2274	" Central	8	6	8
447	" Palace Colliery	3	12	8
4159	Hawick	17	4	6
131	Howwood	1	1	10
245	Hurlet and Nitshill	2	0	8
849	Hurlford	7	1	6
452	Innerleithen	3	15	0
266	Inverness	2	4	4
671	Irvine and Fullarton	5	11	10
397	Jedburgh Store Co.	3	4	8
1459	Johnstone	12	0	0
734	Juniper Green	6	3	0

Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
328	Kelso	2	14	8
1850	Kelty	15	8	4
234	Kettle	1	19	0
538	" Baking	4	9	0
505	Kilbarchan	4	4	8
1539	Kilbirnie	8	6	8
7619	Kilmarnock Equitable	20	0	0
1041	Kilsyth	8	6	8
791	Kilwinning	6	11	10
226	Kingseat	1	17	8
1650	Kirkintilloch	8	6	8
1315	Lanark Provident	10	19	2
532	Langholm	4	8	8
623	Larbert	5	5	0
1280	Larkhall	10	12	0
220	Lassodie	1	16	0
48	Leavenseat	0	8	0
6164	Leith Provident	12	10	0
393	Lennoxtown	3	5	2
1050	Leslie and District	8	15	0
1684	Leven Reform	10	0	0
267	Linwood	2	4	6
2915	Lochgelly	13	12	0
241	Lochwinnoch	2	0	2
760	Longcroft	6	6	8
1501	Markinch	12	10	0
591	Mauchline	4	17	10
163	Menstrie	1	7	0
783	Methil	6	12	6
495	Milngavie	4	2	6
111	Moffat Mills	0	18	6
661	Muirkirk	5	10	2
3677	Musselburgh and Fisherrow	8	6	8
374	Newarthill	4	13	10
203	Newburgh and District	1	10	0
493	New Cumnock	4	0	6
994	Newmains & Cambusnethan	8	2	6
1058	Newmilns	9	3	0
348	Newton	2	18	0
200	Newton Mearns	1	13	4
675	Newtonshaw	5	12	6
275	Overtown	2	5	0
1582	Paisley Equitable	12	19	8
3555	" Manufacturing	20	0	0
7944	" Provident	25	0	0
379	" Underwood Coal	3	3	2
3288	Pathhead and Sinclairtown	20	0	0
873	Peebles	7	4	8
1908	Penicuik	16	12	5
6553	Perth—City of	20	0	0
2462	" Coal	4	3	4
1267	Pollokshaws	8	6	8
1153	Port Glasgow (Fore Street)	9	0	0
1350	" Provident	10	0	0
950	Portobello	7	18	4
710	Prestonpans	5	13	4
1195	Renfrew Equitable	9	19	2
307	St. Andrew's	2	11	1
61	Scottish Co-op. Laundry	0	10	2
—	" " Veterans' Association	0	10	0
—	" " "Co-operator"	0	10	0
1157	Selkirk	9	11	9
4828	Shettleston	8	6	8
222	Skinflats	1	17	0
1000	Slamannan	8	6	8
862	Stenhousemuir	7	5	0
1034	" Baking	2	2	10
966	Stevenson	8	1	0
3625	Stirling	8	6	8
419	Stonefield	3	7	10
436	Strathaven	3	12	8

Scottish Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
517	Thornliebank	4	6	2
1300	Tillicoultry	8	6	8
1200	Toll Cross	10	0	0
598	Townhill	4	18	4
2436	Tranent	8	6	8
840	Troon	7	0	0
1685	Uddingston	12	10	0
3925	Vale of Leven	12	0	0
308	Walkerburn	2	11	4
465	West Barns	3	16	5
1433	West Benbar	8	6	8
5049	West Calder	15	0	0
257	West Wemyss	2	2	10
2545	Wishaw	12	10	11

359594

£1537 8 2

DONATIONS.

Scottish C. Wholesale Society.	100	0	0
Falkirk District Association ..	0	10	0
Central District Association ..	0	10	0
Renfrew District Association ..	0	10	0
East of Scotland District Assoc.	0	10	0

£1639 3 2

SOUTHERN SECTION.

No. of Members	SOCIETIES.	£	s.	d.
17	Addington	0	2	10
950	Addlestone and District	7	18	4
760	Aldershot	6	3	9
186	Alton and District	1	11	0
75	Amesbury	0	12	6
1221	Andover	9	16	2
466	Arlesey	3	17	4
566	Arundel	4	14	4
1666	Ashford	8	12	6
900	Aylesbury	7	10	0
3842	Banbury	21	0	0
750	Basingstoke	6	5	0
1405	Beccles	8	8	0
798	Bedford Progressive	6	13	0
649	Berkhamstead	5	8	2
400	Biggleswade	3	6	8
439	Bishop's Stortford	3	13	0
626	Bletchley & Fenny Stratford.	6	10	0
660	Bradford-on-Avon	5	10	0
1390	Braintree and West Essex ..	8	7	0
256	Brandon	4	5	4
944	Brentwood	7	17	4
3223	Brighton Equitable	26	8	7
4987	Bromley and Crays	24	4	0
318	Burwell	2	13	0
1071	Bury St. Edmunds	8	6	8
5721	Cambridge	15	0	0
2539	Chatham and District	12	0	0
330	Chatteris	2	14	8
2704	Chelmsford	14	8	0
819	Chesham	6	16	6
54	„ Boot and Shoe	0	9	0
1325	Chippenham	10	12	8
1895	Chipping Norton	10	0	0
394	Clacton	3	5	0
347	Cliffe-at-Hoo	2	15	4
154	Cobham	1	5	8
7762	Colchester and East Essex ..	32	0	0
1467	Cowes	8	6	8
320	Crawley and Ifield	2	13	4
363	Cromer	3	0	6
217	Croxley	1	1	0

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
2020	Croydon	8	6	8
1624	Dartford	8	6	8
680	Devizes	5	13	4
356	Diss	2	19	4
150	Dunmow	1	5	0
279	Earls Colne	2	8	0
973	Eastleigh	8	2	0
625	Ely	2	9	9
4778	Enfield Highway	16	0	0
554	Epping	4	12	4
531	Epsom	4	8	6
300	Fakenham	2	10	0
317	Farnham	2	10	0
1403	Faversham	8	6	8
2741	Folkestone	9	0	0
220	Garden City Co-operators ..	1	16	8
197	„ Press	1	2	10
1116	Godalming	8	6	8
3098	Gomshall	2	11	4
1870	Gravesend, Borough of	8	6	8
5428	Grays	22	0	0
1475	Great Yarmouth	8	6	8
378	Greenstreet	8	8	0
1712	Guildford	10	0	0
1585	Halstead	11	11	2
360	Hampton and New Hampton	3	0	0
1567	Harwich and Dovercourt	12	0	0
467	Haslemere and District	3	17	10
380	Hastings and St. Leonards ..	8	8	4
1544	Haverhill	9	15	0
718	Haywards Heath	5	18	4
184	Hemel Hempstead	1	10	8
534	High Wycombe	3	19	4
298	Hitchin United	3	0	5
120	Hoddesdon	1	0	0
9067	Ipswich	40	0	0
424	Leatherhead	8	8	0
825	Leiston	6	17	6
1522	Lewes	12	11	10
3684	London — Agricultural and Horticultural Association ..	8	6	8
—	London — Agricultural Organisation Society ..	1	15	0
798	„ Anchor	6	10	2
—	„ Anchor Sav'gs Bnk.	0	10	6
78	„ Bookbinders	0	13	2
338	„ Canteen and Mess.	5	5	0
79540	„ Civil Service Supply	56	4	4
84	„ C. Bass Dressers	0	14	0
—	„ C. Brotherhood Trst.	1	9	2
—	„ C. Brotherhood Trst. Extension	0	7	4
86	„ C. Clothiers	0	14	4
—	„ C. Permt. Buildg.	8	6	8
30	„ C. Typewriters	0	5	0
—	„ Co-partnership Ten.	4	3	4
10463	„ Edmonton	20	0	0
720	„ Hendon Industrial	5	0	0
328	„ Kilburn	2	14	8
—	„ King's Cross Publishing Co.	0	5	0
120	„ Perseverance	1	0	0
87	„ Pioneer Co-op. Boot	0	14	6
—	„ Tenant Co-operators	2	13	8
4672	„ West London	8	6	8
—	„ Working Men's Club and Institute Union ..	11	14	6
2108	Lowestoft	9	10	0
2720	Luton	8	6	8
746	Maidenhead	6	0	0
451	Maidstone	5	12	9
1092	Maldon and Heybridge	9	2	0

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
179	Medway Barge Builders.....	1	10	0
280	Melton Constable	2	4	2
371	Merc and District	3	1	10
102	Middleton Stoney	0	16	10
5020	New Brompton	12	10	0
1473	Newhaven	8	6	8
942	Newmarket	7	17	0
312	Newport Pagnell.....	2	10	3
2978	New Swindon Industrial	8	6	8
8949	Norwich	20	0	0
8332	Oxford.....	20	0	0
60	„ C. Builders.....	0	10	0
2166	Parkstone and Bournemouth	12	0	0
1375	Penge and Beckenham.....	9	0	0
252	Petersfield	2	2	0
9140	Portsea Island	21	0	0
216	Potton	1	14	4
504	Rainham	4	4	0
509	Ramsgate	4	4	10
68	Ravenstone	0	10	0
9710	Reading	30	0	0
1727	Reigate	8	6	8
104	Ringwood	0	16	1
4166	River and District	21	14	0
3057	Rochester	8	6	8
178	Romsey	1	6	2
452	St. Albans	3	15	4
325	St. Neots	2	14	2
294	Saffron Walden	2	9	0
1169	Salsbury	8	6	8
1046	Sawston	8	6	8
850	Sevenoaks	1	0	0
449	Shanklin Lake & Branstone	3	14	8
69	Sharnbrook	0	11	0
2586	Sheerness	17	0	0
2184	„ Economical.....	17	19	10
480	Sheringham	4	0	0
300	Silsoe	2	10	0
3068	Sittingbourne	25	11	4
1542	Slough and District	10	0	0
4867	Southampton	22	0	0
306	Southend	1	1	0
1260	Staines and Egham	10	10	0
260	Steeple Aston	2	2	2
659	Stony Stratford.....	5	9	6
766	Stowmarket	6	7	8
22423	Stratford	40	0	0
222	Surbiton and Long Ditton	1	13	4
1293	Sutton	8	6	8
391	Swaffham	3	5	2
1323	Thetford	8	6	8
941	Tiptree	7	16	10
100	Toddington	0	16	8
330	Tonbridge	2	15	0
945	Tring	7	18	0
3203	Trowbridge	8	6	8
911	Tunbridge Wells.....	7	11	10
—	Union Agricole de Jersey.....	1	12	4
678	Warminster	5	13	0
3285	Watford	10	0	0
—	Wayford Tenants	0	3	4
291	Wealdstone	1	13	4
1419	Weymouth	10	15	0
395	Wickham Market	3	5	10
1801	Willesden and District.....	8	6	8
445	„ Junction	3	14	0
250	Wilton.....	1	19	4
809	Winchester and District	6	14	10
1096	Windsor and District	8	6	8
586	Witham	4	17	8
177	Woburn Sands.....	0	10	6
810	Woking, Horsell, and District	6	15	0

Southern Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
1734	Wolverton	14	3	8
26713	Woolwich—Royal Arsenal	70	0	0
—	Woolwich—Industrial Bldg..	1	4	10
276	Wymondham	2	6	0
550	Yiewsley and West Drayton	4	11	8
371185		£1418	11	1

DONATION.

Railway Clearing House	3	3	0
£1421 14 1			

SOUTH-WESTERN SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
336	Barnstaple.....	2	16	0
1029	Bath.....	8	11	6
345	Bideford	2	17	6
559	Bovey Tracey	4	12	7
1540	Bridgwater	10	4	0
15836	Bristol.....	35	16	8
—	„ Beehive Thrift	1	12	0
39	„ Printers	0	6	8
720	Brixham	6	0	0
275	Bruton	2	5	10
715	Buckfastleigh	5	19	2
45	Calstock	0	7	6
1810	Chard	10	0	0
408	Coleford	3	8	0
94	Colyton	0	15	8
189	Cornwood	1	11	6
200	Cullumpton	1	12	8
130	Darite	1	1	8
480	Dartmouth.....	3	0	0
470	Delabole	3	18	4
102	East Harptree.....	0	16	8
3265	Exeter	9	0	0
760	Exmouth	6	6	8
742	Frome	6	3	8
210	Honiton	1	13	4
190	Ifracombe.....	0	15	0
116	Kingswear	0	18	11
130	Lee Moor	1	1	8
876	Liskeard St. Cleer	7	6	0
250	Menheniot.....	2	0	0
250	Minehead	2	1	8
1600	Newton Abbot	8	6	8
80	North Tawton	0	13	4
212	Oakhill	1	15	4
180	Okehampton	1	10	0
140	Ottery St. Mary	1	3	8
1761	Paignton	14	13	6
140	Pensilva	1	3	4
875	Penzance and District	3	2	6
38035	Plymouth	100	0	0
204	„ Printers	1	14	0
500	Plympton	4	3	4
485	Portishend.....	3	19	4
308	Princetown	2	11	4
3704	Radstock	16	13	4
112	Roche	0	18	4
640	St. Austell	5	6	8
300	St. Blazey	2	10	0
313	St. Columb Road.....	2	11	1
800	Saltash	12	18	4
540	Sidmouth	4	10	0
353	South Molton	2	18	10
260	Stoke-under-Ham	2	1	10
2234	Taunton	9	0	0

South-Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
444	Tavistock	3	14	0
631	Teignmouth	5	5	2
178	Templecombe	1	9	8
1000	Tiverton	8	6	8
1880	Torquay	8	6	8
220	Torrington	1	16	8
242	Truro	2	0	4
2515	Twerton-on-Avon	10	10	0
408	Wadebridge	3	6	8
1246	Wellington (Somerset)	10	7	8
636	Weston-super-Mare	5	6	0
1905	Yeovil	8	6	8
96792		£418	1	9

WESTERN SECTION.

No. of Members.	SOCIETIES.	£	s.	d.
132	Abercrave	0	11	0
1310	Aberdare	6	16	5
216	Abergavenny	1	15	0
205	Afan Valley	1	13	4
1976	Alltwen and Pontardawe	11	9	0
500	Ammanford	5	12	10
512	Barry and District	4	9	1
1833	Blaenavon	15	5	6
5483	Blaina	45	13	10
71	Bream	0	10	10
544	Briton Ferry	4	10	8
100	Bryn	0	17	2
219	Burry Port	1	16	6
798	Caerau and Maesteg	6	13	0
3382	Cainscross and Ebley	8	6	8
2550	Cardiff	16	13	4
480	Chepstow	4	0	0
2131	Cinderford	8	6	8
180	Cradoc	1	10	0
5650	Cwmbach	30	10	0
200	Cwmbran and Pontnewydd	1	13	4
596	Cwmbwrla	4	19	4
203	Cwmillynfell	1	10	0
1000	Cwmtillery	8	6	8
323	Cymmer	2	14	11
722	Dowlais Workmen's	6	0	4
1800	Ebbw Vale	15	0	0
600	Frampton Cotterell	5	0	0
503	Garnidiffaith and Vatteg	4	3	4
8847	Gloucester	20	0	0
220	Glyncorrwg	1	16	8
111	Gorslas	0	17	6
844	Hereford	5	4	10

Western Section—continued.

No. of Members.	SOCIETIES.	£	s.	d.
355	Kemble	2	19	2
363	Llanbradach	3	0	6
528	Llanelli	4	4	0
369	Llanidloes	3	1	6
298	Lydney	2	9	8
208	Merthyr	1	0	0
400	Mid-Rhondda	6	13	4
1222	Nantymoel	10	9	4
480	Neath Abbey and Skewen	4	0	0
3830	Newport (Mon.)	18	0	0
939	Newtown (Mont.)	7	16	6
860	New Tredegar and District	7	3	4
152	Pantdu	1	5	4
1004	Pembroke Dock	8	0	0
968	Penarth	8	0	0
869	Pen-y-graig	6	14	10
240	Pillowell and Yorkley	1	14	0
500	Pontardulais	4	3	4
153	Pontyrdyfen	0	12	8
1010	Pontycymmer	6	12	8
80	Pontyryhl	0	12	8
335	Resolven	2	15	10
920	Senghenydd and Aber Valley	7	13	4
121	South Cerney	0	5	1
3887	Stroud	8	6	8
650	Swansea	6	0	10
251	Taibach and Port Talbot	2	2	10
1835	Ton Industrial	15	5	10
324	Treboeth	2	0	8
500	Trecynon and Cwmdare	2	15	0
768	Treharris	6	8	0
£61	Troedryhiw	4	13	6
54	Upper Lydbrook	0	9	0
231	Welshpool	1	10	0
950	Ynysbir and Wattstown	7	18	4
1099	Ynysybwl	8	6	8
43	Ystalyfera	0	3	0

71338

£439 15 2

SUMMARY.

		£	s.	d.
11759	Ireland	61	15	3
321434	Midland Section	1310	17	8
302040	Northern Section	1403	13	9
975413	North-Western Section	4229	2	8
359584	Scottish Section	1639	3	2
371185	Southern Section	1421	14	1
96792	South-Western Section	418	1	9
71338	Western Section	439	15	2
2509545		£10924	3	6



THE CO-OPERATIVE UNION LIMITED.

CASH ACCOUNT,

*From 1st JANUARY to 31st DECEMBER, 1911.***RECEIPTS.**

DR		£ s. d.	£ s. d.
To Cash in hand of Treasurer of	Midland Section	17 10 9	
" "	" Northern Section	4 0 4	
" "	" Scottish Section	20 5 8	
" "	" South-Western Section	15 18 11	
" "	" Western Section	25 9 8	
" "	Cashier—Central Office	33 4 7	
			116 9 11
„ SUBSCRIPTIONS AS PER DETAILED STATEMENT:—			
		Share Capital. Subscriptions.	Totals.
On Account of—	£ s. d.	£ s. d.	£ s. d.
11759 Members—Ireland	1 0 0	60 15 8	61 15 3
321434 " Midland Section	0 14 10	1310 2 10	1310 17 8
302040 " Northern Section	—	1403 13 9	1403 13 9
975413 " North-West'n Section	1 0 0	3938 2 8	3939 2 6
359584 " Scottish Section	1 0 0	1536 3 2	1537 3 2
371185 " Southern Section	0 10 0	1421 4 1	1421 14 1
96792 " South-West'n Section	—	418 1 9	418 1 9
71338 " Western Section	0 10 0	439 5 2	439 15 2
2509545	4 14 10	10527 8 8	10532 3 6
			10532 3 6
„ DONATIONS:—			
North-Western Section		290 0 0	
Scottish Section		102 0 0	
			392 0 0
„ Sale of Pamphlets, Nomination Books, &c.			
Rules		199 0 5	
Bond Forms, Impressed Stamps, &c.		600 17 7	
Co-operative Directories		84 3 8	
Congress Reports		28 0 0	
"Our Story"		109 15 9	
"Industrial Co-operation"		1209 13 11	
"Co-operative Book-keeping"		47 6 8	
Exercise Pads		134 2 8	
Managers' Text Book		31 13 6	
"Co-operative Secretary"		55 8 10	
Other Publications		27 14 2	
		110 14 10	
			2588 12 0
Advertising		31 17 6	
Postages repaid on Books, &c., sold		23 9 0	
Half Rent and Interest of Newcastle Office—Repaid by Insurance Society		23 0 0	
Half Expenses and Salary of Propagandist Agent—Repaid by Co-operative Wholesale Society		114 16 3	
Proportion of Joint Parliamentary Committee's Expenses—Repaid by Co-operative Wholesale Society		53 0 10	
Carried forward		246 3 7	13629 5 5

	£	s.	d.	£	s.	d.
Brought forward	246	3	7	13629	5	5
To Proportion of Joint Parliamentary Committee's Expenses—Repaid by Scottish Co-operative Wholesale Society	53	0	10			
„ Interest and Bonus on Shares—Co-operative Printing Society	3	15	0			
„ Dividend on Shares and Premiums—Co-operative Insurance Society	6	1	9			
„ „ Trade—Derby Printers	0	3	9			
„ Cash received on account of Blandford Memorial Fund—Bradford P.S.A. Collection	91	17	0			
„ Postages repaid on account of Congress Reception Committee	2	14	9			
„ „ by North-Western Sectional Demonstration Fund	5	14	11			
„ Sale of Typewriter—London Office	6	15	0			
„ „ Slides and Claims, &c.	7	0	0			
„ Cash received on account of Educational Work	3	7	0			
„ Entrance Fees—Managers' Training Centres—Classes ..	£91	10	6			
„ „ „ Correspondence ..	50	15	0			
„ „ „ Secretaries' Correspondence Course ..	63	7	6			
„ „ „ Book-keeping ..	32	0	6			
„ „ „ Co-operation ..	54	4	6			
„ „ „ Industrial History ..	17	10	0			
„ „ „ Citizenship ..	1	15	0			
„ „ „ Economics ..	1	10	0			
„ „ „ Individual Examinations.....	4	0	0			
„ „ „ Students' Fellowship	22	7	6			
„ Sale of Badges—Students' Fellowship	7	19	0			
	10	0	2			
„ Sale of Fixtures (Old Office)	296	19	8			
„ Co-operators' Foreign Trip Receipts—Lucerne	75	0	0			
„ Scottish Section—Rents	438	6	2			
„ „ „ Bank Interest	21	18	6			
„ „ „ Arbitration Expenses repaid	0	14	0			
„ „ „ Railway Fares reclaimed	3	6	0			
„ Southern Section—Gomshall, on account of Propaganda	0	10	0			
„ „ „ Maidenhead ..	2	0	0			
„ „ „ Maidstone ..	3	0	0			
	2	0	0			
„ Cash received on account of "Hughes" Scholarship Fund.....	1270	7	11			
„ „ „ "Neale" ..	79	15	6			
„ Subscriptions received on account of International Co-operative Alliance	79	15	8			
„ Donations received on account of Consett Disaster Fund	441	2	2			
„ „ „ „ South Wales Distress Fund	788	8	4			
„ „ „ „ Hulton Colliery Disaster Fund.....	919	2	0			
„ „ „ „ University Scholars' Maintenance Fund.....	503	2	9			
„ „ „ „ Midland Demonstration (Walsall)	89	1	0			
„ Cash due to Secretary—Southern Section	80	17	0			
„ Bank Withdrawals	1	11	5			
	17555	18	9			
	£35436	7	11			

EXPENDITURE.

	£	s.	d.
Cr.			
By Bank Deposits.....	17742	0	8
„ Cash paid on account of "Hughes" Scholarship Fund.....	100	0	0
„ „ „ "Neale" ..	100	0	0
„ Subscriptions received on account of International Co-op. Alliance—Paid over.	441	2	2
	£	s.	d.
„ South Wales Distress Fund—Paid over	1101	18	6
Less Printing Circulars, Tickets, and Postages (included in Central Office expenses)	10	11	6
	1091	7	0
„ Hulton Colliery Disaster Fund—Paid over	598	1	9
Less Printing and Postages (included in Central Office expenses) ..	6	6	9
	591	15	0
„ Walsall Demonstration Fund—Paid over.....	80	17	0
Less Insurance, Printing, and Postages (included in Central Office expenses)	3	17	6
	76	19	6
„ Blandford Memorial Fund, Plymouth—Paid over ..	66	19	6
„ „ „ „ Bradford—Paid over ..	74	11	9
„ „ „ „ Paid for Scholarships	20	0	0
„ University Scholars' Maintenance Fund—Grants to Scholar	30	0	0
„ Cash due to Treasurer—Irish Executive.....	7	1	3
„ „ Secretary—Southern Section	0	18	7
Carried forward.....	20342	10	5

£ s. d.
Brought forward 20342 10 5

UNITED BOARD.

BY BRADFORD CONGRESS EXPENSES:—		£ s. d.	£ s. d.
Travelling		112 19 0	
Expenses		256 6 0	
Foreign Delegates' Expenses		4 17 0	
Sundries, Postages and Telegrams		0 8 0	
Reporting		25 0 0	
			399 10 0

„ UNITED BOARD MEETINGS:—		£ s. d.	£ s. d.
Travelling		88 8 0	
Expenses		49 0 0	
			137 8 0

„ OFFICE AND SUB-OFFICE COMMITTEE MEETINGS:—		£ s. d.	£ s. d.
Travelling		89 4 9	
Expenses		60 0 0	
			149 4 9

„ CONFERENCES AND OTHER MEETINGS:—		Travelling. Expenses.	Totals.
		£ s. d.	£ s. d.
Abersychan		2 7 5 ..	1 2 6 ..
Aberystwyth—National Union of Teachers		1 1 10 ..	3 10 0 ..
Belfast		2 10 6 ..	3 0 0 ..
Blackburn		0 3 9 ..	6 0 0 ..
Bradford		0 19 6 ..	0 11 6 ..
Ewloe Place		0 5 0 ..	0 14 0 ..
Hollingworth		0 2 0 ..	0 3 6 ..
London		52 5 9 ..	35 19 0 ..
Manchester		25 16 11 ..	18 12 6 ..
„ Building Sub-committee		4 4 8 ..	6 10 0 ..
Oxford		3 18 1 ..	2 2 6 ..
Perth		5 0 1 ..	3 0 0 ..
Pontypool		2 3 0 ..	1 0 0 ..
Pontypridd		3 0 6 ..	5 5 2 ..
Portsmouth		8 18 7 ..	5 2 0 ..
Swinton		0 1 8 ..	0 5 0 ..
Walsall		1 5 0 ..	4 12 6 ..
Whitley Bay		1 5 0 ..	2 8 0 ..
Danish Congress—Fredericia		8 18 9 ..	10 0 0 ..
French „ Calais and Paris		6 19 7 ..	6 0 0 ..
German „ Leipzig		11 11 5 ..	11 0 0 ..
Italian „ Rome		35 9 2 ..	22 0 0 ..
Dutch „ Rotterdam		5 12 0 ..	5 0 0 ..
Swedish „ Stockholm		16 8 3 ..	10 0 0 ..
Swiss „ Frauenfeldt		12 5 5 ..	9 0 0 ..
International Committee Meeting —Ostend		9 2 0 ..	13 10 0 ..
		221 15 10	186 8 2
			408 4 0

„ JOINT PARLIAMENTARY COMMITTEE:—		£ s. d.	£ s. d.
London		90 0 3 ..	45 0 0 ..
Secretary's Salary		50 0 0	
Assistance		8 6 0	
Reports, Bills, &c.		7 18 7	
Postages, Telegrams, &c.		13 14 3	
Subscriptions		8 18 0	
Reporting Deputations		2 2 0	
Deputation Expenses		2 0 0	
Secretary's Expenses		10 4 11	
„ attending Glasgow		5 15 2	
Purchase of Duplicator		16 7 8	
General Printing		35 0 11	
			295 7 9

„ EDUCATIONAL COMMITTEE:—		Travelling. Expenses.	Totals.
		£ s. d.	£ s. d.
Birmingham		1 18 8 ..	0 10 0 ..
Bradford		— ..	3 3 0 ..

Carried forward 1 18 8 3 13 0 5 11 8 1339 14 6 20342 10 5

CASH ACCOUNT.

	Travelling.		Expenses.		Totals.	
	£	s. d.	£	s. d.	£	s. d.
Brought forward.....	1	18	8	3	13	0
By EDUCATIONAL COMMITTEE—continued:—						
Leeds	5	3	3	10	0	8
Leicester.....	9	4	2	5	5	0
Liverpool	1	7	0	0	18	6
London	21	12	3	9	17	6
Manchester	53	12	6	27	8	0
Oxford.....	4	7	1	0	12	6
York.....	20	18	7	21	16	6
	118	3	6	73	1	0
Grants to Classes					62	2
„ for Prizes					5	15
„ „ Junior and Intermediate Examinations					52	4
Examination Expenses					155	8
Expenses—Correspondence Class „Co-operation”					15	0
„ „ „ „Industrial History”					10	0
„ „ „ „Economics”					10	0
Managers' Classes—Teachers' Expenses.....					22	1
„ „ „ Fees					139	7
Summer Meeting—Oxford					25	7
Prizes—Essay Competition ..					5	0
Lantern Slides.....					0	18
Advertising					30	0
Book-keeping Class Expenses					3	2
Publications					1	7
Purchase of Badges (Students' Fellowship).....					18	15
Telegrams.....					0	4
Grant to Workers' Educational Association					5	0
General Printing					256	3
					1008	14
„ JOINT PROPAGANDA COMMITTEE:—						
	£	s. d.	£	s. d.	£	s. d.
Manchester	15	18	3	13	10	0
Napton	0	3	0	0	10	0
Pocklington	0	12	8	0	10	0
	16	13	11	14	10	0
Organisers' Expenses—Propaganda					31	3
„ „ Salary					73	12
					156	0
					260	16
„ JOINT EXHIBITIONS COMMITTEE:—						
	£	s. d.	£	s. d.	£	s. d.
Blackburn	1	3	3	1	3	6
Cardiff	3	15	4	0	17	0
Manchester	0	8	0	0	10	0
Market Harborough	0	17	3	0	8	6
Pontypridd.....	8	0	7	3	7	6
Walsall	8	9	6	3	10	0
Whitley Bay	1	4	8	0	13	0
	23	18	7	10	9	6
General Printing.....					32	15
					67	3
„ JOINT COMMITTEE—TRADE-UNIONISTS AND CO-OPERATORS:—						
	£	s. d.	£	s. d.	£	s. d.
Bristol.....	1	8	6	1	0	0
Manchester	4	10	2	3	0	0
	5	18	8	4	0	0
Telegrams					9	18
Printing					0	10
					1	19
					12	9
„ CREDIT COMMITTEE:—						
General Printing					2	4
					2	4
Carried forward					2741	2

Carried forward 2741 2 10 20342 10 5

	£	s.	d.	£	s.	d.
Brought forward	2741	2	10	20342	10	5
By WAGES, &c. :—						
Permanent Salaries—Manchester	2029	13	4			
Northern Section	232	17	4			
North-Western Section	197	19	8			
Scottish Section	349	10	8			
Southern Section	267	7	4			
Honorariums—Irish Executive	10	0	0			
Midland Section	10	0	0			
South-Western Section	15	0	0			
Western Section	15	0	0			
Auditing	10	10	0			
„ GENERAL PRINTING :—				3137	18	4
Circulars, Stationery, &c.	652	11	3			
Pamphlets, Reports, Rules, Text Books, &c.	1993	15	2			
„ MISCELLANEOUS EXPENSES :—				2646	6	5
Rent	304	4	0			
Rates	95	19	5			
Lighting, &c.	7	17	8			
Coal, Coke, and Heating	9	14	1			
Office Cleaning	43	18	6			
Carriage	56	4	0			
Postages	329	10	5			
Telegrams	2	14	2			
Impressed Stamps	15	7	8			
Sundries	8	7	2			
Co-operative News—Copies of	23	1	8			
Advertising	17	1	6			
Office Furniture and Repairs	13	10	6			
Publications	64	0	3			
Legal Advice	196	14	1			
Translating	0	14	0			
Paper and Twine	19	15	9			
Slides, Gas, &c.	5	7	0			
Hire of Motor Car	0	15	0			
Registrar's Lists	1	14	2			
Rent of Newcastle Office	46	0	0			
Insurance	3	18	10			
„ Walsall Demonstration	2	7	6			
Photographs	4	4	0			
Employés' Picnic	2	5	0			
Telephone Rents, Removal, and Charges	29	11	9			
Telegraphic Address and Letter Box	4	4	0			
Railway Contract	48	10	0			
Amendment of Rules	1	6	0			
Engraving Shields	0	15	0			
Removal Charges	11	7	0			
Co-operators' Foreign Trip—Lucerne	435	10	8			
Grants to Women's Co-operative Guild—England	300	0	0			
„ „ „ „ Scotland	100	0	0			
„ „ „ „ Ireland	15	0	0			
„ Agricultural Organisation Society	20	0	0			
„ Secret Commission and Bribery Prevention League	5	5	0			
„ International Co-operative Alliance	50	0	0			
„ Workers' Educational Association	5	0	0			
Interest on Loan—Women's Co-operative Guild	12	0	0			
Law Costs (Special)—On account	400	0	0			
Preparing Junior Song Book—Honorarium	20	0	0			
„ „ Lives of Great Men and Women”—Honorarium	25	0	0			
„ „ Co-operative Secretary”—Author's Final instalment	100	0	0			
Expenses French Delegation London	2	10	4			
Irish Organiser's Expenses—Propaganda	65	6	11			
„ „ „ „ Salary	150	0	0			
Share Capital—Manchester & Salford Co-operative Society	1	0	0			
				3077	13	0
				11603	0	7
				11603	0	7
Carried forward				31945	11	0

Brought forward £ s. d. 81945 11 0

IRISH EXECUTIVE.

By EXECUTIVE COMMITTEE:—	Travelling.		Expenses.		Totals.	
	£	s. d.	£	s. d.	£	s. d.
Armagh	1	12 2	0	17 6	2	9 8
Belfast	5	8 8	4	5 0	9	13 8
Cork	9	15 2	5	0 0	14	15 2
Dublin	3	1 5	0	10 0	3	11 5
Dundalk	4	2 7	1	2 6	5	5 1
Lisburn	1	7 1	1	0 0	2	7 1
Portadown	2	2 11	1	2 6	3	5 5
	27	10 0	13	17 6	41	7 6
„ CONFERENCES AND OTHER MEETINGS:—					41	7 6
Ballyclare	0	4 6	0	7 6	0	12 0
Belfast	—	—	0	5 0	0	5 0
Cookstown	0	11 3	0	10 0	1	1 3
Dublin	—	—	0	2 6	0	2 6
Dunmurry	0	1 1	0	2 6	0	3 7
Drumaness	0	1 9	0	2 6	0	4 3
Enniskillen	4	5 8	2	2 6	6	8 2
Larne	2	15 2	1	5 0	4	0 2
Lisburn	0	1 9	0	2 6	0	4 3
Magherafelt	0	8 9	0	10 0	0	18 9
Newtownards	0	9 11	0	10 0	0	19 11
	8	19 10	6	0 0	14	19 10
„ MISCELLANEOUS EXPENSES:—					14	19 10
Postages					1	8 3
General Printing—Cookstown Propaganda					0	4 6
Special Expenses—General Meeting, Dublin					4	8 4
					6	1 1
					62	8 5

MIDLAND SECTION.

BY SECTIONAL BOARD MEETINGS:—				£	s.	d.	£	s.	d.			
Travelling				79	18	7						
Expenses				18	10	0						
							98	8	7			
„ CONFERENCES AND OTHER MEETINGS:—				£	s.	d.	£	s.	d.			
				Travelling.	Expenses.	Totals.						
				£	s.	d.	£	s.	d.			
Alfreton				0	9	0	0	10	0	0	19	0
Annesley Woodhouse				0	3	9	0	2	6	0	6	3
Armitage				0	3	9	0	10	0	0	13	9
Atherstone				0	11	3	0	2	6	0	13	9
Barkston				0	7	11	0	10	0	0	17	11
Barwell				1	10	6	0	7	6	1	18	0
Belper				0	14	6	0	10	0	1	4	6
Bidford				0	10	6	0	10	0	1	0	6
Birmingham				0	7	0	0	2	6	0	9	6
Bolsover				0	10	0	0	10	0	1	0	0
Bottesford				0	7	3	0	10	0	0	17	3
Bournville				0	1	9	0	2	6	0	4	3
Breaston				0	4	2	0	2	6	0	6	8
Brinsley				0	13	9	0	10	0	1	3	9
Broad Compton				0	13	1	0	10	0	1	3	1
Brown Hills				0	3	9	0	10	0	0	13	9
Bulwell				0	4	0	0	5	0	0	9	0
Burton-on-Trent .....				—	..	..	0	2	6	0	2	6
„ Joint Meeting District Secretaries.				3	8	1	2	5	0	5	13	1
Cannock				1	0	0	0	10	0	1	10	0
Castle Donnington				0	12	11	0	10	0	1	2	11
Carried forward				12	16	11	9	12	6	22	9	5
										98	8	7
										32007	19	5

	Travelling.			Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	12	16	11	9	12	6	22	9	5	98	8	7
By CONFERENCES, &c.—continued :—										32007	19	5
Chesterfield (Hasland and Clay Cross)	1	5	6	1	5	0	2	10	6			
Chilwell	0	13	0	0	10	0	1	3	0			
Cinderhill	0	5	8	0	2	6	0	8	2			
Clayworth	0	11	6	0	10	0	1	1	6			
Codnor Park	1	2	8	0	15	0	1	17	8			
Coventry	1	5	5	0	7	6	1	12	11			
Cresswell	0	19	0	0	2	6	1	1	6			
Cromford	1	18	6	0	15	0	2	13	6			
Cuckney	0	7	6	0	10	0	0	17	6			
Darleston	0	10	2	0	10	0	1	0	2			
Derby	3	13	5	2	2	6	5	15	11			
Desborough	0	1	6	0	2	6	0	4	0			
Doddington	0	2	3	0	2	6	0	4	9			
Draycott	0	1	6	0	2	6	0	4	0			
Dudley	1	2	9	0	12	6	1	15	3			
Earls Barton	0	19	0	0	2	6	1	1	6			
East Leeke	0	2	3	0	2	6	0	4	9			
Eastwood	0	15	6	0	12	6	1	8	0			
Elkesley	0	11	6	0	10	0	1	1	6			
Fairfield	0	10	4	0	10	0	1	0	4			
Fallings Heath	0	17	3	0	10	0	1	7	3			
Fiskerton	0	7	5	0	10	0	0	17	5			
Forest Town	0	14	6	0	10	0	1	4	6			
Gainsborough	0	18	11	1	10	0	2	8	11			
Grantham	1	13	4	1	7	6	3	0	10			
Grassmoor	0	6	0	0	10	0	0	16	0			
Harlaxton	0	7	0	0	10	0	0	17	0			
Hasland	1	3	10	0	12	6	1	16	4			
Heath Hayes	0	3	0	0	2	6	0	5	6			
Hill Top	0	8	6	0	10	0	0	18	6			
Holloway	0	3	9	0	2	6	0	6	3			
Horsley Woodhouse	0	2	0	0	2	6	0	4	6			
Hucknall	1	9	0	0	17	6	2	6	6			
Huncote	0	2	8	0	2	6	0	5	2			
Ilkeston	1	18	2	0	15	0	2	13	2			
Irchester	1	10	11	0	7	6	1	18	5			
Irthlingborough	0	3	3	0	2	6	0	5	9			
Kettering	3	3	1	1	12	6	4	15	7			
Kidderminster	0	17	6	0	2	6	1	0	0			
Kimberley	0	6	8	0	5	0	0	11	8			
Kings Heath	1	1	6	0	10	0	1	11	6			
Kirklington	0	7	6	0	2	6	0	10	0			
Langley Mill	2	9	8	1	5	0	3	14	8			
Langwith	0	6	0	0	2	6	0	8	6			
Lea and Holloway	1	11	6	1	0	0	2	11	6			
Leamore	0	7	3	0	10	0	0	17	3			
Leicester	0	19	1	1	0	0	1	19	1			
Lichfield	0	17	8	1	0	0	1	17	8			
Lincoln	4	18	4	1	12	6	6	10	10			
Lockhurst Lane	0	7	6	0	10	0	0	17	6			
Long Buckby	0	16	5	0	2	6	0	18	11			
Long Eaton	0	17	4	0	5	0	1	2	4			
Loughborough	0	3	6	0	2	6	0	6	0			
Lowdham	0	8	7	0	10	0	0	18	7			
Ludlow	0	10	6	0	10	0	1	0	6			
Lynn	1	15	9	0	12	6	2	8	3			
Malvern	0	11	0	0	10	0	1	1	0			
Mansfield	0	18	11	0	5	0	1	3	11			
Woodhouse	0	15	6	0	12	6	1	8	0			
March	1	4	3	1	0	0	2	4	3			
Market Drayton	0	12	9	0	10	0	1	2	9			
Market Harborough	0	12	8	0	2	6	0	15	2			
Melton	0	4	6	0	10	0	0	14	6			
Melton Mowbray	0	7	6	0	2	6	0	10	0			
Moulton	0	15	3	0	2	6	0	17	9			
Netherfield	1	7	2	0	5	0	1	12	2			
Newark	1	16	5	0	12	6	2	8	11			
Northampton	0	15	0	0	2	6	0	17	6			

Carried forward 74 11 7 45 12 6 120 4 1 98 8 7 32007 19 5

	Travelling.			Expenses.			Totals.			£ s. d.			£ s. d.		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward	74	11	7	45	12	6	120	4	1	98	8	7	82007	19	5
By CONFERENCES, &c.—continued:—															
Nottingham	1	0	9	0	15	0	1	15	9						
Nuneaton	1	4	9	1	2	6	2	7	3						
Oakengates	0	15	0	1	0	0	1	15	0						
Ocker Hill	0	12	6	0	12	6	1	5	0						
Overseal	0	5	3	0	2	6	0	7	9						
Pinxton	0	4	2	0	2	6	0	6	8						
Pleasley	0	17	8	0	10	0	1	7	8						
Raunds	0	3	9	0	10	0	0	13	9						
Retford	0	16	6	1	0	0	1	16	6						
Ripley	2	9	3	1	0	0	8	9	3						
Ruddington	0	11	0	0	5	0	0	16	0						
Rugby	0	9	9	0	2	6	0	12	3						
Rugeley	1	5	6	1	0	0	2	5	6						
Rushden	0	2	8	0	2	6	0	5	2						
Sandiaere	0	16	8	0	12	6	1	9	2						
Seunthorpe	1	0	0	0	2	6	1	2	6						
Selston	0	14	0	0	10	0	1	4	0						
Shrewsbury	0	10	6	0	10	0	1	0	6						
Skegby	0	16	2	0	10	0	1	6	2						
Skegness	0	18	6	0	10	0	1	8	6						
Southwell	0	4	0	0	2	6	0	6	6						
Spalding	1	11	6	0	15	0	2	6	6						
Stafford	2	0	0	2	0	0	4	0	0						
Stapleford	0	12	6	1	2	6	1	15	0						
Stamford	0	10	0	0	2	6	0	12	6						
Stoke	—	—	—	0	2	6	0	2	6						
Sutton Bridge	0	15	8	1	0	0	1	15	8						
Sutton Coldfield	0	12	3	0	10	0	1	2	3						
Sutton-on-Trent	0	10	0	0	10	0	1	0	0						
Tamworth	1	11	8	0	12	6	2	4	2						
Thorney	—	—	—	0	10	0	0	10	0						
Tibshelf	2	6	0	1	5	0	3	11	0						
Tuxford	0	13	0	0	10	0	1	3	0						
Walsall	9	6	11	6	5	0	15	11	11						
Warsop Vale	0	10	3	0	10	0	1	0	3						
Warwick	0	11	11	0	10	0	1	1	11						
Wednesbury	0	10	3	0	10	0	1	0	3						
Wellingborough	1	4	3	0	12	6	1	16	9						
Wellington	1	4	6	0	10	0	1	14	6						
West Bromwich	0	19	7	1	2	6	2	2	1						
West Houses	0	15	0	0	10	0	1	5	0						
Wollaston	0	8	6	0	10	0	0	18	6						
Worcester	1	15	9	0	12	6	2	8	3						
	118	19	5	77	7	6	196	6	11	196	6	11			

„ GRANTS TO DISTRICT ASSOCIATIONS:—

Northampton and Earls Barton District Association	9	15	5			
Wellingborough and Kettering District Association	12	4	7			
Leicester District Association	9	10	7			
Coventry District Association	13	16	4			
Birmingham District Association	14	17	9			
Stafford District Association	21	2	0			
Derby District Association	11	13	1			
Nottingham District Association	8	15	4			
Lincoln District Association	19	8	7			
				121	3	8

„ MISCELLANEOUS EXPENSES:—

General Printing	11	18	5			
Postages and Telegrams	8	8	0			
Bank Charges	0	19	10			
Treasurer's Honorarium	4	4	0			
Hire of Rooms	1	5	3			
				26	15	6
				442	14	8
						442 14 8

Carried forward 32450 14 1

Brought forward £ s. d.
 32450 14 1

NORTHERN SECTION.

By SECTIONAL BOARD MEETINGS:—

Travelling	£ s. d.	£ s. d.
Expenses	22 18 1	9 17 6

32 15 7

CONFERENCES AND OTHER MEETINGS:—	Travelling.	Expenses.	Totals.
	£ s. d.	£ s. d.	£ s. d.
Allendale	0 11 4	0 10 0	1 1 4
Ashington	1 11 11	0 15 0	2 6 11
Barnard Castle	3 7 7	1 18 6	5 6 1
Bebside	0 6 8	0 5 0	0 11 8
Bedlington	0 13 9	0 5 0	0 18 9
Belsay	0 6 9	0 5 0	0 11 9
Birtley	0 1 0	0 2 6	0 3 6
Bishop Auckland	0 5 0	0 1 3	0 6 3
Blaydon	0 0 8	0 5 0	0 5 8
Boldon	0 0 10	0 2 6	0 3 4
Brotton	1 2 3	0 2 6	1 4 9
Carlin How	0 15 8	0 2 6	0 18 2
Castle Howard	0 15 6	0 5 0	1 0 6
Consett	1 7 7	0 17 6	2 5 1
Coxlodge	0 0 9	0 2 6	0 3 3
Crook	0 4 4	0 2 6	0 6 10
Darlington	1 10 3	0 7 6	1 17 9
Durham	0 6 9	0 7 6	0 14 3
Eston	0 1 6	0 2 6	0 4 0
Gateshead	0 3 6	0 5 0	0 8 6
Gilsland	1 0 8	0 7 6	1 8 2
Greenhead	0 5 9	0 2 6	0 8 3
Haltwhistle	0 7 5	0 2 6	0 9 11
Hebburn	0 2 2	0 5 0	0 7 2
Hetto Downs	0 4 6	0 5 0	0 9 6
Langley Park	0 4 3	0 2 6	0 6 9
Leadgate	0 10 10	0 5 0	0 15 10
Loftus	3 14 0	1 16 10	5 10 10
Longtown	2 15 5	0 19 0	3 14 5
Middlesbrough	3 8 3	1 11 3	4 19 6
Newbiggin	5 3 6	3 0 0	8 3 6
New Brancepeth	0 0 9	0 2 6	0 3 3
Newburn	0 0 10	0 2 6	0 3 4
Newcastle	1 10 6	2 7 6	3 18 0
Newcastle—Office Committee	15 17 4	9 15 0	25 12 4
„ Trades Union Congress	0 10 0	8 0 0	3 10 0
Newsham	0 3 7	0 5 0	0 8 7
North Shields	1 16 1	2 0 0	3 16 1
Penrith	0 9 9	0 2 6	0 12 3
Pickering	0 13 0	0 2 6	0 15 6
Pittington	0 4 0	0 2 6	0 6 6
Saltburn	1 17 2	0 10 0	2 7 2
Skinningrove	4 6 6	1 11 0	5 17 6
Staithes	0 5 7	0 2 6	0 8 1
Station Town	0 17 2	0 7 6	1 4 8
Stockton	0 6 0	0 2 6	0 8 6
Sunderland	0 12 4	0 10 0	1 2 4
Tantobie	0 9 3	0 10 0	0 19 3
Tyne Dock	0 1 2	0 2 6	0 3 8
Wallsend	0 4 7	0 7 6	0 12 1
West Pelton	0 5 11	0 5 0	0 10 11
West Stanley	0 8 4	0 5 0	0 8 4
Whitley Bay	3 8 8	2 10 0	5 18 8
Wigton	0 5 6	0 2 6	0 8 0
Willington	0 4 9	0 5 0	0 9 9
Windy Nook	0 0 6	0 2 6	0 3 0
Wooler	1 0 7	0 5 0	1 5 7
Wooler and Hedgeley	2 16 7	3 8 3	6 4 10
Workington	0 15 7	0 11 9	1 7 4
York	2 16 8	0 14 6	3 10 9
York, Malton, and Pickering	0 16 8	0 5 9	1 2 5

74 10 3	47 0 7	121 10 10
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121 10 10

Carried forward

154 6 5 32450 14 1

		£ s. d.	£ s. d.
Brought forward		154 6 5	82450 14 1
BY GRANTS TO DISTRICT ASSOCIATIONS:—			
North Northumberland District Association	15 7 8		
South Northumberland District Association	12 1 4		
Cumberland and Westmorland District Association	23 2 0		
West Durham and South Northumberland District Assoc.	17 5 5		
East Durham District Association	13 11 4		
South Durham District Association	17 1 6		
South Durham and North Riding of Yorkshire Dis Assoc.	22 8 2		
		120 17 5	
„ MISCELLANEOUS EXPENSES:—			
General Printing	83 15 3		
Postages	20 0 0		
Carriage	0 8 7		
Office Cleaning and Repairs	8 9 6		
Coal and Lighting	4 1 8		
Telephone Rent, Charges and Telegrams	10 10 0		
Rates and Taxes	7 2 0		
Directory	0 10 6		
Sundries	1 3 2		
Exhibition Attendant	0 10 0		
Engraving Shield	0 10 6		
Telegraphic Address	1 1 0		
Conference Teas	8 0 6		
		146 2 8	
		421 6 6	
			421 6 6

NORTH-WESTERN SECTION.

BY SECTIONAL BOARD MEETINGS:—		£ s. d.	£ s. d.
Travelling		72 15 10	
Expenses		27 3 6	
			99 19 4
„ CONFERENCES AND OTHER MEETINGS:—	£ s. d.	£ s. d.	£ s. d.
Accrington	0 10 11	0 10 0	1 0 11
Bamber Bridge	0 1 1	0 2 6	0 3 7
Bangor	2 6 3	1 12 6	3 18 9
Barnsley	7 19 5	2 7 0	10 6 5
Barrow-in-Furness	0 3 5	0 2 6	0 5 11
Batley	0 2 0	0 10 0	0 12 0
Beswick	0 2 5	0 2 6	0 4 11
Beverley	0 7 6	0 2 6	0 10 0
Bingley	—	0 2 6	0 2 6
Blackburn	1 2 0	0 17 0	1 19 0
Blackpool	12 2 4	2 10 0	14 12 4
Bolton	0 2 10	0 7 6	0 10 4
Bradford	1 15 5	1 10 0	3 5 5
Bradford—Congress Reception Committee	6 16 1	6 1 9	12 17 10
Brighouse	0 2 9	0 2 6	0 5 3
Brightside	0 4 3	0 5 0	0 9 3
Buckley	0 6 9	0 2 6	0 9 3
Burnley	0 9 2	0 12 6	1 1 8
Brymbo	0 9 0	0 2 6	0 11 6
Clitheroe	0 6 6	0 2 6	0 9 0
Colne	—	0 2 6	0 2 6
Conisborough	0 3 0	0 2 6	0 5 6
Crewe	—	0 5 0	0 5 0
Dalton	0 6 3	0 7 6	0 13 9
Delph	0 2 0	0 2 6	0 4 6
Dewsbury	—	0 2 6	0 2 6
Doncaster	0 4 0	0 5 0	0 9 0
Earlestown	0 3 4	0 2 6	0 5 10
Eccles	0 1 0	0 2 6	0 3 6
Edenfield	0 0 5	0 2 6	0 2 11
Edgworth	0 1 2	0 2 6	0 3 8
Farnworth	0 3 5	0 12 6	0 15 11
Fleetwood	1 12 10	0 18 6	2 11 4
Carried forward	38 7 6	21 14 3	60 1 9 99 19 4 32372 0 7

	Travelling. Expenses.			Totals.		
	£	s. d.	£ s. d.	£	s. d.	£ s. d.
Brought forward.....	38	7 6	21 14 3	60	1 9	99 19 4
By CONFERENCES, &c.- continued :-						32872 0 7
Grasscroft	0	1 9	0 2 6	0	4 3	
Great Harwood	0	4 7	0 2 6	0	7 1	
Guiseley	0	1 11	0 2 6	0	4 5	
Haslingden	0	0 6	0 2 6	0	3 0	
Hayfield	0	11 9	0 2 6	0	14 3	
Hebden Bridge	—	—	0 5 0	0	5 0	
Heckmondwike	0	0 9	0 5 0	0	5 9	
Hepworth	0	0 9	0 2 6	0	3 3	
Higham	0	1 0	0 2 6	0	3 6	
Higher Hurst	0	1 6	0 2 6	0	4 0	
Hindley	0	1 7	0 2 6	0	4 1	
Horbury	0	1 0	0 2 6	0	3 6	
Howden	0	5 0	0 2 6	0	7 6	
Huddersfield.....	0	5 0	0 10 0	0	15 0	
Hull	0	11 0	0 2 6	0	13 6	
Hyde.....	0	9 1	0 5 0	0	14 1	
Kendal	0	6 3	0 2 6	0	8 9	
Kirkham.....	0	3 0	0 2 6	0	5 6	
Lancaster	1	9 11	0 10 0	1	19 11	
Langdale	0	7 6	0 2 6	0	10 0	
Leeds	1	15 0	1 14 0	3	9 0	
Leek.....	0	6 9	0 2 6	0	9 3	
Leigh	0	9 11	0 3 6	0	18 5	
Leven Valley.....	0	0 9	0 2 6	0	3 3	
Liverpool	0	11 6	0 7 6	0	19 0	
London	1	10 11	1 0 0	2	10 11	
Longwood	0	1 0	0 2 6	0	2 6	
Lumb	0	1 9	0 2 6	0	4 3	
Macclesfield	0	6 0	0 2 6	0	8 6	
Manchester	1	4 1	1 12 6	2	16 7	
" Joint Meeting	—	—	2 11 0	2	11 0	
Marple	0	3 4	0 2 6	0	5 10	
Middlestown	0	1 0	0 2 6	0	3 6	
Middleton	0	1 7	0 2 6	0	4 1	
Morley.....	0	1 3	0 2 6	0	3 9	
Nelson.....	6	8 0	2 1 0	8	9 0	
Northwich	0	2 7	0 2 6	0	5 1	
Oldham	0	12 3	1 7 6	1	19 9	
Oxcroft	0	8 0	0 10 0	0	18 0	
Penyffordd.....	0	12 9	0 5 0	0	17 9	
Poynton	0	7 6	0 2 6	0	10 0	
Preston	0	0 3	0 5 0	0	5 3	
Prestwich	0	1 10	0 2 6	0	4 4	
Ramsbottom.....	0	1 0	0 2 6	0	3 6	
Rawtenstall	1	3 0	0 13 6	1	16 6	
Ripon	0	10 0	0 2 6	0	12 6	
Rochdale	—	—	0 2 6	0	2 6	
Runcorn	—	—	0 2 6	0	2 6	
Scarborough	0	14 0	0 2 6	0	16 6	
Sheffield.....	0	4 0	0 5 0	0	9 0	
Southport	0	6 11	0 2 6	0	9 5	
Sowerby Bridge	0	3 9	0 7 6	0	11 3	
Stalybridge	0	7 8	0 2 6	0	10 2	
Stockport	0	8 1	0 5 0	0	13 1	
Stocksbridge.....	0	3 9	0 5 0	0	8 9	
Ulverston	0	0 11	0 2 6	0	3 5	
Walkden.....	0	1 0	0 2 6	0	3 6	
Walmer Bridge	0	1 3	0 2 6	0	3 9	
Warrington	0	4 9	0 6 0	0	10 9	
" Secretaries' Conference	5	3 9	1 10 0	6	13 9	
Whitfield	0	2 2	0 5 0	0	7 2	
Wigan	0	2 4	0 2 6	0	4 10	
Windhill	6	2 6	1 18 6	8	1 0	
York.....	—	—	0 10 0	0	10 0	
	75	0 2	46 11 9	121	11 11	
By BOUNDARIES SUB-COMMITTEE :-						121 11 11
Bamber Bridge	0	6 9	0 6 0	0	12 9	
Bamfurlong	0	10 5	0 8 6	0	18 11	
Carried forward	0	17 2	0 14 6	1	11 8	231 11 3
						32872 0 7

	Travelling. Expenses.		Totals.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Brought forward	0 17 2	0 14 6	1 11 8	221 11 3
By BOUNDARIES SUB-COMMITTEE—continued:—				
Beswick	0 2 6	0 3 6	0 6 0	
Blackley	1 3 4	0 18 6	2 1 10	
Bryn Gates ..	1 1 0	0 17 0	1 18 0	
Burslem	0 15 4	0 6 0	1 1 4	
Chesterfield (Hasland and Clay Cross)	4 8 1	3 2 0	7 10 1	
Leigh	1 4 4	1 2 0	2 6 4	
Manchester	17 6 6	12 1 6	29 8 0	
Mossley	0 19 3	0 10 0	1 9 3	
Pendleton	1 1 9	1 2 6	2 4 3	
Platt Bridge	0 7 5	0 3 6	0 10 11	
Stalybridge	0 16 11	0 10 6	1 7 5	
Tottington	1 2 7	1 7 6	2 10 1	
Westhoughton	0 6 7	0 7 6	0 14 1	
Wrexham	1 15 10	0 18 6	2 14 4	
	33 8 7	24 5 0	57 13 7	

57 13 7

„ CHORAL AND DEMONSTRATION SUB-COMMITTEE:—

Blackburn	14 0 5	6 1 0	20 1 5
Blackley	1 17 2	0 16 0	2 13 2
Manchester	1 8 7	0 17 0	2 5 7
Sheffield	2 19 10	0 16 0	3 15 10
	20 6 0	8 10 0	28 16 0

Impressed Stamp	0 15 0
Postages	6 15 0

36 6 0

„ GRANTS TO DISTRICT ASSOCIATIONS:—

Airedale District Association	8 15 6
Bolton District Association	14 15 1
Calderdale District Association	8 7 7
Cheshire and North Wales District Association	30 16 8
Dewsbury District Association	14 3 9
East Yorkshire District Association	27 3 11
Huddersfield District Association	7 0 9
Macclesfield, Crewe and District Association	19 13 9
Manchester District Association	18 11 2
North-East Lancashire District Association	14 17 5
North Lancashire District Association	19 17 3
North Lonsdale District Association	21 13 0
Oldham District Association	9 16 4
Rochdale District Association	14 17 0
Rossendale District Association	9 12 10
South Yorkshire District Association	11 18 5

252 0 5

„ MISCELLANEOUS EXPENSES:—

General Printing	96 19 0
Postages	22 13 2
Carriage	0 1 8
Maps	0 13 0
Hire of Conveyances	1 9 0
Impressed Stamps	0 1 0
Telegrams	0 1 0

121 17 10

689 9 1

689 9 1

SCOTTISH SECTION.

By SECTIONAL BOARD MEETINGS:—

Travelling	£ s. d.	£ s. d.
Expenses	41 9 0	16 7 6
		57 16 6

„ SUB-COMMITTEE MEETINGS:—

	Travelling. Expenses.	Totals.
	£ s. d.	£ s. d.
Glasgow	10 15 1	12 12 6
	23 7 7	

23 7 7

Carried forward..... 81 4 1 33561 9 8

637

	Travelling.			Expenses.			Totals.		
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward							81	4	1
By EDUCATIONAL COMMITTEE MEETINGS:—							33	5	61
Edinburgh	0	0	3	0	2	6	0	2	9
Glasgow	13	0	3	8	5	0	21	5	3
	13	0	6	8	7	6	21	8	0
„ CONFERENCES AND OTHER MEETINGS:—							21	8	0
Ardrossan	0	7	8	0	6	0	0	13	8
Ayr	0	12	5	0	2	6	0	14	11
Barrhead	0	5	7	0	5	0	0	10	7
Bonnybridge	0	7	2	0	5	0	0	12	2
Brechin	2	17	10	0	7	6	3	5	4
Bridge of Weir	0	3	0	0	2	6	0	5	6
Burntisland	0	18	7	0	5	0	1	3	7
Calderwood	0	1	8	0	2	6	0	4	2
Carnoustie	0	14	0	0	2	6	0	16	6
Carronshore	0	11	4	0	5	0	0	16	4
Catrine	0	11	5	0	2	6	0	13	11
Coatbridge	0	4	4	0	5	0	0	9	4
Cowdenbeath	0	13	4	0	5	0	0	18	4
Crieff	1	15	11	0	5	0	2	0	11
Cumbernauld	0	13	0	0	5	0	0	18	0
Dalmuir	0	3	2	0	5	0	0	8	2
Dumbarton	0	5	10	0	5	0	0	10	10
Dunfries	1	11	5	0	18	0	2	9	5
Dunblane	0	19	7	0	5	0	1	4	7
Dundee	0	16	4	0	2	6	0	18	10
Dunfermline	1	4	3	0	12	6	1	16	9
Duntocher	0	1	0	0	3	6	0	4	6
East Wemyss	1	15	1	0	5	0	2	0	1
Edinburgh	3	3	0	2	11	0	5	14	0
Falkirk	2	4	11	0	18	6	3	3	5
Galashiels	1	14	2	0	7	6	2	1	8
Glasgow	12	1	7	13	17	0	25	18	7
Grangemouth	0	6	8	0	2	6	0	9	2
Haddington	0	12	8	0	5	0	0	17	8
Hamilton	0	5	9	0	2	6	0	8	3
Hawick	1	6	6	0	5	0	1	11	6
Jedburgh	0	14	0	0	2	6	0	16	6
Johnstone	0	2	6	0	6	0	0	8	6
Kelty	0	13	1	0	5	0	0	18	1
Kilwinning	0	7	4	0	6	0	0	13	4
Kirkconnel	1	6	8	0	5	0	1	11	8
Larkhall	0	5	4	0	5	0	0	10	4
Laurieston	0	11	3	0	5	0	0	16	3
Leven	0	11	0	0	5	0	0	16	0
Menstrie	0	11	0	0	6	0	0	17	0
Monifeth	1	17	5	0	5	0	2	2	5
Motherwell	0	2	6	0	2	6	0	5	0
Musselburgh	0	1	6	0	5	0	0	6	6
New Milns	0	1	1	0	3	6	0	4	7
Paisley	0	9	11	0	10	0	0	19	11
Pathhead	0	1	9	0	2	6	0	4	3
Perth	6	6	10	4	12	6	10	19	4
Queensferry	0	4	0	0	5	0	0	9	0
Rothsay	0	3	8	0	10	0	0	13	8
Rutherglen	1	15	5	0	5	0	2	0	5
Selkirk	0	9	11	0	2	6	0	12	5
Springburn	0	5	6	0	5	0	0	10	6
Uddingston	0	7	4	0	5	0	0	12	4
West Kilbride	1	7	0	0	5	0	1	12	0
	58	5	2	34	15	6	93	0	8
„ GRANTS TO DISTRICT ASSOCIATIONS:—							93	0	8
Ayrshire District Association							3	0	0
Border Counties District Association							3	0	0
Central District Association							3	0	0
East of Scotland District Association							3	0	0
Falkirk District Association							3	0	0
Carried forward							15	0	0
							195	12	9
							33561	9	8

	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	15	0	0	195	12	9	33561	9	8
BY GRANTS TO DISTRICT ASSOCIATIONS—continued:—									
Fife and Kinross District Association	3	0	0						
Glasgow and Suburbs District Association	3	0	0						
Perth, Forfar and Aberdeenshire District Association	3	0	0						
Renfrewshire District Association	3	0	0						
Stirling, West of Fife, & Clackmannan District Association	3	0	0						
				30	0	0			
„ MISCELLANEOUS EXPENSES:—									
General Printing.....	66	11	4						
Postages	21	10	0						
Carriage	2	0	6						
Telegrams, Telephone Rent and Charges	10	6	7						
Sundries.....	1	16	10						
Office Cleaning and Caretaker	37	19	2						
Coal, Gas, and Electricity	22	13	11						
Office Rent.....	49	0	0						
Railway Contract	12	9	0						
Advertising	2	1	0						
Treasurer's Salary.....	5	0	0						
Directory	0	12	6						
Special Joint Conference on Education—Half Expenses	9	4	0						
Conference Teas.....	6	10	0						
Hire of Rooms.....	0	5	0						
Telegraphic Address.....	1	1	0						
Rates and Taxes.....	11	1	7						
Bank Charges.....	2	5	0						
Insurance	0	4	0						
Purchase of Typewriter	14	14	0						
				277	5	5			
				502	18	2			
							502	18	2

SOUTHERN SECTION.

BY SECTIONAL BOARD MEETINGS:--				£ s. d.		£ s. d.	
Travelling				43 19 9			
Expenses				14 5 0			
						58 4 9	
Travelling. Expenses.				Totals.			
„ CONFERENCES AND OTHER MEETINGS:--				£ s. d.		£ s. d.	
Addlestone	1	0	9	0	7	6	1 8 3
Aldershot	1	14	2	0	15	6	2 9 8
Amesbury	0	15	9	0	10	0	1 5 9
Arlesey	0	1	6	0	2	6	0 4 0
Ashford	0	19	8	0	12	6	1 12 2
Banbury	0	13	0	0	2	6	0 15 6
Basingstoke	1	2	5	0	18	6	2 0 11
Bedford	2	5	9	1	2	0	3 7 9
Belvedere	0	2	2	0	4	0	0 6 2
Biggleswade	0	15	1	0	5	0	1 0 1
Bishop's Stortford	1	5	1	0	5	0	1 10 1
Bletchley	1	1	1	0	2	6	1 3 7
Bramshaw	0	7	9	0	2	6	0 10 3
Brentwood	1	19	0	1	2	6	3 1 6
Brighton	4	13	11	2	10	0	7 3 11
Brixton	1	1	11	0	5	0	1 6 11
Brockenhurst	0	4	9	0	2	6	0 7 3
Bromley	0	16	6	0	9	6	1 6 0
Burwell	1	1	2	0	2	6	1 3 8
Camberley	0	8	6	0	5	0	0 13 6
Cambridge	0	3	1	0	5	0	0 8 1
Canterbury	0	17	8	0	10	0	1 7 8
Carshalton	0	2	2	0	2	6	0 4 8
Catford	1	3	0	0	9	6	1 12 6
Chelmsford	0	5	3	0	8	6	0 13 9
Chippenharn	1	6	3	0	2	6	1 8 9
Clacton	0	18	0	0	10	0	1 8 0
Clapton	0	1	9	0	2	6	0 4 3
Cobham	0	16	3	0	2	6	0 18 9
Colchester	0	16	6	0	10	0	1 6 6
Cotthenham	0	16	10	0	10	0	1 6 10
Carried forward ..				29	16	8	43 16 8
				14	0	0	58 4 9
							34064 7 10

CASH ACCOUNT.

639

	Travelling.			Expenses.			Totals.					
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	29	16	8	14	0	0	43	16	8	58	4	9
By CONFERENCES, &c.—continued:—										34064	7	10
Cricklewood.....	0	3	8	0	2	6	0	6	2			
Cromer.....	2	19	1	0	12	6	3	11	7			
Dartford.....	0	1	6	0	2	6	0	4	0			
Devizes.....	1	2	5	0	5	0	1	7	5			
Diss.....	1	11	9	0	10	0	2	1	9			
Dorking.....	0	9	0	0	2	6	0	11	6			
Dunstable.....	0	8	3	0	5	0	0	13	3			
East Grinstead.....	0	6	6	0	7	0	0	13	6			
Eastleigh.....	0	19	9	0	5	0	1	4	9			
Edmonton.....	0	3	0	0	8	0	0	11	0			
Egham.....	0	3	4	0	2	6	0	5	10			
Ely.....	0	10	3	0	10	0	1	0	3			
Enfield Highway.....	0	6	3	0	5	0	0	11	3			
Epping.....	0	8	2	0	5	0	0	13	2			
Epsom.....	0	5	8	0	2	6	0	8	2			
Fakenham.....	0	19	1	0	11	6	1	10	7			
Farnham.....	1	4	9	0	15	0	1	19	9			
Faversham.....	0	15	1	0	10	0	1	5	1			
Felixstowe.....	1	0	0	0	10	0	1	10	0			
Folkestone.....	1	3	4	1	0	0	2	3	4			
Gravesend.....	0	5	9	0	5	0	0	10	9			
Grays.....	0	9	7	0	5	0	0	14	7			
Great Marlow.....	0	4	8	0	2	6	0	7	2			
Great Missenden.....	0	3	6	0	5	0	0	8	6			
Greenstreet.....	0	13	7	0	10	0	1	3	7			
Halstead.....	2	6	0	1	2	6	3	8	6			
Hampton.....	1	1	0	0	12	6	1	13	6			
Harwich.....	0	16	3	1	0	0	1	16	3			
Hastings.....	2	3	6	1	7	9	3	11	3			
Hayward's Heath.....	0	11	0	0	2	6	0	13	6			
Hemel Hempstead.....	0	6	9	0	2	6	0	9	3			
High Wycombe.....	0	19	8	0	7	6	1	7	2			
Hoddesdon.....	0	3	8	0	5	0	0	8	8			
Leiston.....	0	16	2	0	10	6	1	6	8			
Letchworth.....	0	14	10	0	16	3	1	11	1			
Lewes.....	0	14	0	0	5	0	0	19	0			
London.....	26	16	7	12	19	10	39	16	5			
Executive.....	10	10	8	3	5	0	13	15	8			
Educational.....	2	2	5	2	17	6	4	19	11			
Luton.....	0	8	9	0	2	6	0	11	3			
Luton and Dunstable.....	0	9	6	0	5	0	0	14	6			
Maidenhead.....	0	3	6	0	6	0	0	9	6			
Maidstone.....	1	6	3	1	1	6	2	7	9			
Maldon.....	1	1	5	0	12	6	1	13	11			
Marlow.....	0	6	2	0	2	6	0	8	8			
Mitcham.....	1	5	5	0	15	3	2	0	8			
Newhaven.....	2	1	0	1	0	0	3	1	0			
Newport Pagnell.....	0	15	0	0	2	6	0	17	6			
Norwich.....	0	19	1	0	10	6	1	9	7			
Oxford.....	2	14	0	1	7	6	4	1	6			
Parkstone.....	1	9	6	0	10	0	1	19	6			
Penge.....	1	9	3	0	15	0	2	4	3			
Petersfield.....	1	4	11	0	14	0	1	18	11			
Portland.....	1	18	7	0	10	0	2	8	7			
Portsmouth—Congress Reception Committee.....	23	8	6	5	3	6	28	12	0			
Rainham.....	0	10	11	0	15	0	1	5	11			
Ramsgate.....	1	13	8	1	2	6	2	16	2			
Reading.....	1	10	3	0	16	0	2	6	3			
Richmond.....	0	2	9	0	7	6	0	10	3			
Rochester.....	1	2	0	0	5	0	1	7	0			
St. Albans.....	0	13	7	0	5	0	0	18	7			
Salisbury.....	2	0	1	1	0	0	3	0	1			
Sawston.....	1	18	1	1	2	6	3	0	7			
Sevenoaks.....	1	5	6	0	15	0	2	0	6			
Sheerness.....	—			0	2	6	0	2	6			
Sittingbourne.....	1	8	2	0	2	6	1	10	8			
Slough.....	0	13	5	0	8	6	1	1	11			
Southall.....	0	6	9	0	2	6	0	9	3			

Carried forward 151 3 1 69 16 1 220 19 2 58 4 9 34064 7 10

	Travelling.			Expenses.			Totals.								
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward	151	3	1	69	16	1	220	19	2	58	4	9	34064	7	10
By CONFERENCES, &c.— <i>continued</i> :—															
Southampton	1	11	3	0	12	6	2	3	9						
Stoke Newington	0	11	3	0	2	6	0	13	9						
Stony Stratford	2	7	2	0	5	0	2	12	2						
Stowmarket	0	13	9	0	18	6	1	7	8						
Stratford	0	1	0	0	5	0	0	6	0						
Sunningdale	0	7	8	0	2	6	0	10	2						
Surbiton	0	17	7	1	9	9	2	7	4						
Swaffham	1	8	11	1	0	0	2	8	11						
Swanley	0	4	6	0	2	6	0	7	0						
Swindon	0	10	6	0	2	6	0	13	0						
Tiptree	0	10	8	0	10	0	1	0	8						
Tollesbury	0	14	3	0	10	0	1	4	3						
Tonbridge	0	9	8	0	2	6	0	12	2						
Tooting	0	13	5	0	10	0	1	3	5						
Trowbridge	2	4	7	1	0	0	3	4	7						
Tunbridge Wells	1	0	2	0	5	0	1	5	2						
Walmer and Ramsgate	0	17	3	1	5	6	2	2	9						
Walworth	0	10	7	0	2	6	0	13	1						
Wealdstone	0	1	6	0	2	6	0	4	0						
Westbury	1	15	9	0	10	0	2	5	9						
Westerham	1	1	5	0	12	6	1	13	11						
Weybridge	0	6	10	0	2	6	0	9	4						
Weymouth	1	9	0	0	10	0	1	19	0						
Wickford	0	7	8	0	2	6	0	10	2						
Wickham Market	0	4	0	0	10	0	0	14	0						
Willesden	0	0	6	0	2	6	0	3	0						
Winchester	0	18	1	0	10	0	1	8	1						
Windsor	2	0	10	0	12	6	2	13	4						
Wittenham	1	9	9	1	4	3	2	14	0						
Woburn Sands	2	10	10	1	8	6	3	19	4						
Woking	0	8	1	0	2	6	0	10	7						
Wolverton	1	5	5	0	5	0	1	10	5						
Woolwich	0	3	8	0	5	0	0	8	8						
Wootton	0	5	4	0	10	0	0	15	4						
Yarmouth	1	0	2	0	14	9	1	14	11						
Yiewsley	0	3	0	0	2	6	0	5	6						
	182	9	1	87	4	10	269	13	11				269	13	11
„ GRANTS TO DISTRICT ASSOCIATIONS :—															
North Metropolitan District Association							20	0	9						
South Metropolitan District Association							13	10	9						
Kent District Association							1	3	6						
Sussex District Association							8	4	7						
Hants District Association							35	2	1						
Wilts. and Dorset District Association							18	2	8						
Oxford and Bucks. District Association							23	5	9						
Cambridge and Bedford District Association							20	18	4						
Norfolk District Association							16	11	10						
Essex and Suffolk District Association							19	5	8						
													176	5	11
„ MISCELLANEOUS EXPENSES :—															
General Printing							35	16	1						
Postages							24	11	5						
Carriage							2	16	8						
Telegrams, &c.							4	18	10						
Sundries							3	5	0						
Office Rent							40	0	0						
Telephone Rent and Charges							3	6	2						
Conference Teas							14	13	6						
Special Propaganda—Gomshall							5	2	0						
„ „ London							4	14	10						
„ „ Maidenhead							5	9	8						
„ „ Maidstone							5	6	11						
„ „ Petersfield							4	19	8						
„ „ Sevenoaks							6	17	5						
„ „ Surbiton							5	5	11						
„ „ Woburn Sands							0	18	8						
Bank Charges							2	8	1						
Carried forward	170	10	10	504	4	7	34064	7	10						

CASH ACCOUNT.

641

Brought forward.....	£	s.	d.	£	s.	d.	£	s.	d.
By MISCELLANEOUS EXPENSES— <i>continued</i> :—	170	10	10	504	4	7	34064	7	10
Hire of Rooms				0	12	6			
Assistance				1	7	6			
National Conference on the Prevention of Destitution ..				2	2	0			
Purchase of Typewriter				19	13	4			
„ Safe				13	2	1			
							207	8	3
							711	12	10
									711 12 10

SOUTH-WESTERN SECTION.

By SECTIONAL BOARD MEETINGS: -	£	s.	d.	£	s.	d.
Travelling	55	4	10			
Expenses	17	10	0			
				72	14	10

	Travelling.			Expenses			Totals.		
„ CONFERENCES AND OTHER MEETINGS: -	£	s.	d.	£	s.	d.	£	s.	d.
Ashburton	0	16	6	0	5	0	1	1	6
Axminster	2	16	9	1	10	0	4	6	9
Barnstaple	2	11	0	1	10	0	4	1	0
Bedminster	—			0	2	6	0	2	6
Bickington	1	4	0	0	10	0	1	14	0
Bodmin	0	13	10	0	5	0	0	18	10
Bridgwater	0	8	7	0	7	6	0	16	1
Bristol	4	12	8	4	2	6	8	15	2
Brixham	2	10	0	0	15	0	3	5	0
Bruton	0	10	1	0	10	0	1	0	1
Buckfastleigh	1	15	0	0	12	6	2	7	6
Burnham	1	6	0	0	10	0	1	16	0
Cheriton	0	10	6	0	10	0	1	0	6
Clapton-in-Gordano	0	11	3	0	10	0	1	1	3
Clevedon	0	4	0	0	2	6	0	6	6
Colyton	3	13	0	2	0	0	5	13	0
Cornwood	1	7	0	0	15	0	2	2	0
Cullompton	2	15	3	1	10	0	4	5	3
Darite	0	15	0	0	12	6	1	7	6
Dartmouth	1	11	7	0	12	6	2	4	1
Denbury	0	18	0	0	10	0	1	8	0
Exeter	2	0	10	0	7	6	2	8	4
Exmouth	1	3	3	0	10	0	1	13	3
Falmouth	0	16	6	0	2	6	0	19	0
Gunnislake	0	4	0	0	2	6	0	6	6
Highbridge	0	1	10	0	2	6	0	4	4
High Littleton	0	3	0	0	2	6	0	5	6
Ilfracombe	3	0	0	1	0	0	4	0	0
Ipplepen	0	8	2	0	2	6	0	10	8
Kingsbridge	1	2	4	0	7	6	1	9	10
Lee Moor	0	4	3	0	2	6	0	6	9
Liskeard	0	9	0	0	5	0	0	14	0
Minehead	6	4	0	4	0	0	10	4	0
Moretonhampstead	3	9	0	1	10	0	4	19	0
Newton Abbot	3	18	7	1	7	6	5	6	1
North Petherton	0	8	6	0	2	6	0	11	0
Okehampton	1	13	8	1	10	0	3	3	3
Paignton	2	12	6	1	2	6	3	15	0
Pensilva	0	18	6	0	5	0	1	3	6
Penzance	1	14	0	1	0	0	2	14	0
Plymouth	6	14	6	3	10	0	10	4	6
Plympton	0	0	9	0	2	6	0	3	3
Portishead	0	10	11	0	10	0	1	0	11
Princetown	2	1	9	1	10	0	3	11	9
Redfield	0	1	0	0	5	0	0	6	0
Roche	1	9	9	1	2	6	2	12	3
St. Blazey	0	10	3	0	2	6	0	12	9
St. Breward	1	0	0	0	10	0	1	10	0
St. Budeaux	0	6	9	0	2	6	0	9	3
St. Columb Road	0	10	10	0	10	0	1	0	10
South Molton	0	12	3	0	10	0	1	2	3
South Petherton	0	15	3	0	10	0	1	5	3

Carried forward 76 15 6 41 10 0 118 5 6 72 14 10 34776 0 8

CASH ACCOUNT.

643

	Travelling.			Expenses.	Totals.				
	£	s.	d.	£	s.	d.	£	s.	d.
Brought forward.....	41	4	10	18	5	0	59	9	10
By CONFERENCES, &c.—continued :—									
Penarth	1	0	5	0	15	0	1	15	5
Pontardawe	0	9	0	0	2	6	0	11	6
Pontardulais	0	9	10	0	2	6	0	12	4
Pontnewydd	0	2	3	0	2	6	0	4	9
Pontypool	0	3	9	0	2	6	0	6	3
Pontypridd	6	9	10	1	17	6	8	7	4
Port Talbot	0	6	9	0	5	0	0	11	9
Resolven	0	11	9	0	5	0	0	16	9
Ross	0	4	6	0	2	6	0	7	0
Sennybridge	0	8	2	0	10	0	0	18	2
Sketty	0	7	3	0	2	6	0	9	9
Swansea	2	2	10	1	2	6	3	5	4
Taibach	0	3	5	0	2	6	0	5	11
Ton	2	3	5	1	5	0	3	8	5
Torquay—Women's Guild Con-									
ference.....	1	18	7	0	10	0	2	8	7
Treboeth	-	-	-	0	2	6	0	2	6
Treharris	0	6	9	0	2	6	0	9	3
Upper Lydbrook	0	7	11	0	2	6	0	10	5
Wootton-un-Edge	0	18	9	0	10	0	1	8	9
Ynyshtir	0	10	6	0	10	0	1	0	6
Ynysybwl	0	10	6	0	2	6	0	13	0
Ystalyfera	0	3	8	0	2	6	0	5	9
	61	4	3	27	5	0	88	9	3
							88	9	3

88 9 3

„ GRANTS TO DISTRICT ASSOCIATIONS : —

Gloucester and Hereford District Association	26	4	6
Brecon, Monmouth, and East Glamorgan District Association	20	17	1
West Wales District Association.....	36	9	3
Mid-Glamorgan District Association	24	18	3

108 9 1

„ MISCELLANEOUS EXPENSES :—

General Printing.....	12	4	1
Postages.....	3	7	9
Hire of Rooms.....	1	18	0
Treasurer's Honorarium	3	3	0

20 12 10

258 15 2

258 15 2

BALANCES.

	£	s.	d.		£	s.	d.
By Cash in hands of Treasurer of Irish Executive	0	14	1				
„ „ „ Midland Section	24	18	10				
„ „ „ Northern Section	6	11	3				
„ „ „ Scottish Section	36	16	10				
„ „ „ South-Western Section.....	16	0	9				
„ „ „ Western Section	14	4	11				
„ „ „ Cashier - Central Office	20	3	3				
							119 9 11
							£35436 7 11

DR

BANKING ACCOUNT.

CR.

1st January, 1911 :—	£	s.	d.
To Balance	2721	0	7
31st December, 1911 :—			
„ Cash Deposits	17742	0	8
„ Dividend	31	12	4
„ Interest	78	2	3

£20572 15 10

31st December, 1911 :—	£	s.	d.
By Withdrawals.....	17555	18	9
„ Commission	12	15	10
„ Balance	3004	1	3

£20572 15 10

HUGHES SCHOLARSHIP FUND.

FUND ACCOUNT.		Cr.	
Dr.			
	£ s. d.	£ s. d.	
To Scholarship Fund	2000 0 0	By Investment in Co-operative Wholesale Society	1360 0 0
		" Scottish Co-operative Wholesale Society ..	640 0 0
	<u>£2000 0 0</u>		<u>£2000 0 0</u>
INTEREST ACCOUNT.			
	£ s. d.	1911.	£ s. d.
To Interest Received during the year:—		By Cash due to Co-operative Union, 1st January, 1911	10 7 3
English Wholesale Society	£54 5 0	" Cash paid to Scholar during the year	100 0 0
Scottish Wholesale Society	25 10 6	" Cash in hands Co-operative Union, 31st December, 1911 ..	69 8 3
" Transfer from "Neale" Fund	<u>79 15 6</u>		
	100 0 0		
	<u>£179 15 6</u>		<u>£179 15 6</u>

NEALE SCHOLARSHIP FUND.

Dr.	FUND ACCOUNT.			Cr.
	£	s.	d.	
To Scholarship Fund	2000	0	0	
				By Investment in Co-operative Wholesale Society
				Scottish Co-operative Wholesale Society
				1300 0 0
				700 0 0
				£2000 0 0

INTEREST ACCOUNT.

	1911.	£	s.	d.
To Cash in hands of Co-operative Union, 1st January, 1911.....		248	5	4
" Interest Received during the year:—				
English Wholesale Society.....	£51 17 2			
Scottish Wholesale Society.....	27 18 6			
	<hr/>	79	15	8
		<hr/>		
		£328	1	0

BALANCE SHEET.			Dr.	Cr.
LIABILITIES.		£	s.	d.
Share Capital, as per last Report.....	322	0	0	£60 15 0
" " received since	4	14	10	100 0 0
<hr/>		326	14	10
Less amount extinguished	5	0	0	1285 0 0
<hr/>				
Accounts owing.....	145	9	1	
Cash owing to "Neale" Scholarship Fund	128	1	0	
" " Hughes	69	8	3	
" " Blandford " Memorial " Fund	1	12	6	
" " Consett Disaster Fund	786	8	4	
" " University Scholars' Maintenance Fund	89	1	0	
Loan from Women's Co-operative Guild	300	0	0	
Cash due to Southern Sectional Secretary	1	11	5	
Balance	4933	13	10	
<hr/>				
ASSETS.				
Stock-in-Trade—Estimated				
Fixtures—Estimated				
INVESTMENTS:—				
Shares—Co-op. Wholesale Society, last year	£1275	0	0	
Additional Shares—Trade Dividend	10	0	0	
<hr/>				
Loans—Co-operative Wholesale Soc., last year	£183	9	7	
Loans—Share and Loan Interest, and Trade Dividend	248	14	10	
<hr/>				
Shares—Scottish Wholesale Society, last year..	593	11	0	
Interest and Dividend since	34	17	0	
<hr/>				
Shares—Co-operative Printing Society				
Shares—Co-operative Insurance Society				
Shares—Kinning Park Co-op. Soc., last year ..	£15	11	11	
Interest and Dividend since.....	1	15	0	
<hr/>				
Shares—Co-operative Newspaper Society				
Loans—Co-operative Newspaper Soc., last year ..	£56	8	5	
Share and Loan Interest since	3	18	8	
<hr/>				
Shares—Manchester & Salford Co-op. Society..	£1	0	0	
Trade Dividend and Interest since	3	2	11	
<hr/>				
Accounts Owing for Pamphlets, Rules, &c.	85	4	9	
Cash in Co-operative Wholesale Society's Bank ..	3004	1	3	
" hand as per Cash Account	119	9	11	
<hr/>				
	4	2	11	
	85	4	9	
	3004	1	3	
	119	9	11	
<hr/>				
	£6747	0	3	

ASSETS.

Stock-in-Trade—Estimated				
Fixtures—Estimated				
INVESTMENTS:—				
Shares—Co-op. Wholesale Society, last year ..	£1275	0 0		
Additional Shares—Trade Dividend	10	0 0		
Loans—Co-operative Wholesale Soc., last year ..	£183	9 7		
Loans—Share and Loan Interest, and Trade Dividend	248	14 10		
Shares—Scottish Wholesale Society, last year..	593	11 0		
Interest and Dividend since	34	17 0		
Shares—Co-operative Printing Society				
Shares—Co-operative Insurance Society				
Shares—Kinning Park Co-op. Soc., last year ..	£15	11 11		
Interest and Dividend since	1	15 0		
Shares—Co-operative Newspaper Society				
Loans—Co-operative Newspaper Soc., last year ..	£56	8 5		
Share and Loan Interest since	3	18 8		
Shares—Manchester & Salford Co-op. Society..	£1	0 0		
Trade Dividend and Interest since	3	2 11		
Accounts Owing for Pamphlets, Rules, &c.				
Cash in Co-operative Wholesale Society's Bank				
" " hand as per Cash Account				

I have carefully examined the books and accounts of the Co-operative Union for the financial year ended 31st December, 1911, and compared all counterfoils of acknowledgments for cash received, and vouchers for all payments made, and hereby certify the above statement of accounts as correct.

Deansgate Arcade, Manchester.

T. WOOD,

PUBLIC AUDITOR.

HOLYOAKE MEMORIAL.

Statement of Accounts of the New Building Fund up to 31st December, 1911.

CASH ACCOUNT.

	£	s.	d.		£	s.	d.
To Subscriptions	23032	18	6	By Land and Buildings	17266	16	8
„ Transfer (Owen Memorial Fund)	90	13	8	„ Furniture and Fittings	990	8	7
„ Sewering Expenses repaid	32	0	0	„ Rates, Cleaning, and Insurance	21	19	11
„ Rent'	411	13	4	„ Opening Expenses	204	9	5
„ Bank Withdrawals	19001	6	9	„ Removal Charges	48	9	6
				„ Sewering and other expenses ..	38	4	3
				„ Subscriptions refunded	5	12	0
				„ "Holyoake Memorial" Grave ..	237	5	0
				„ Expenses on Property (old)	371	13	3
				„ Bank Deposits	23363	13	8
	£42568	12	3		£42568	12	3

BANK ACCOUNT.

	£	s.	d.		£	s.	d.
To Deposits	23383	13	8	By Withdrawals	19001	6	9
„ Dividend	£155	14	8	„ Interest (overdraft) ..	£69	7	2
„ Interest	810	17	9	„ Commission and			
	966	12	5	„ Cheques	8	1	0
				„ Stamping Agreements ..	5	0	0
					82	8	2
				„ Balance	5266	11	2
	£24350	6	1		£24350	6	1

PROPERTY REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
To Expenses	189	10	3	By Rents	411	13	4
„ Balance (Income and Expendi- ture Account)	222	3	1				
	£411	13	4		£411	13	4

INCOME AND EXPENDITURE ACCOUNT.

	£	s.	d.		£	s.	d.
To Cost of Holyoake Grave	237	5	0	By Transfer (Owen Memorial Fund) ..	90	13	8
„ Expenses of Site	182	3	0	„ Property Revenue Account	222	3	1
„ Opening, Removal, and other expenses	313	3	1	„ Expenses repaid	32	0	0
„ Bank Charges	82	8	2	„ Bank Dividend and Interest ..	966	12	5
„ Balance	496	9	11				
	£1311	9	2		£1311	9	2

BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
To Subscriptions	23027	6	6	By Land and Buildings	17266	16	8
„ Balance Income over Expendi- ture	496	9	11	„ Furniture and Fittings	990	8	7
	£23523	16	5	„ Balance in Bank	5266	11	2
					£23523	16	5

*ALL CO-OPERATIVE SOCIETIES
SHOULD JOIN THE*

CO-OPERATIVE UNION LTD.

The Union is an Association of Co-operative Societies for the defence of Co-operative principles, and to give advice to Societies in need of same, either in connection with Legal Business or Educational Work.

THE MISSIONARY, ORGANISER, AND ADVISER OF THE
CO-OPERATIVE MOVEMENT.

Divided into Eight Sections—Irish, Midland, Northern, North-Western, Scottish, Southern, South-Western, and Western Sections.

Sub-Divided into 62 District Associations.

Controlled by a duly elected Central Board of 67 members.

IN MEMBERSHIP—

1,262 Co-operative Societies, representing 2,625,757 Individual Members, or 95·2 per cent of the total membership of the Co-operative movement.

NOT IN MEMBERSHIP—

269 Co-operative Societies, representing 134,774 Individual Members, or 4·8 per cent only of the total membership of the Co-operative movement.

CONDITIONS OF MEMBERSHIP—

Any Co-operative Society may become a member of the Co-operative Union by payment of the sum of 1½d. per member per annum.

Full particulars in regard to the work and objects of the Union may be had on application to the Central Office:

Holyoake House, Hanover Street, Manchester,

Or any of its Branch Offices:

263, WALLACE STREET, KINGSTON, GLASGOW.

99, LEMAN STREET, LONDON, E.

84, WESTMORLAND ROAD, NEWCASTLE-ON-TYNE.

ADVERTISEMENTS.

EXPERTS IN
CHECK
SYSTEMS.



All Employees receive
full Trade Union
Wages and Work
the Forty-eight
Hours Week in all
Departments.



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ESTABLISHED IN BALLOON STREET, 1869.

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Shop Papers, Paper Bags, Twine, &c.

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Illustrated Co-operative BOOK (32 pages) & SHEET ALMANACS.

CHROMO ALMANACS FOR 1913.



Estimates on application to the

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LIMITED,

118, CORPORATION STREET, MANCHESTER;

Or Branches—

RUTHERFORD STREET, NEWCASTLE-ON-TYNE.

TUDOR STREET, LONDON, E.C.

THE

Co-operative Wholesale Society Limited.



Enrolled 11th August, 1863. Business commenced 14th March, 1864.

Wholesale Grocers, Provision Dealers, Drapers,

Dealers in Woollens, Ready-made Clothing, Boots, Shoes, Brushes, Crockery, Carpets, Furniture, Coal, &c.; Bankers, Manufacturers, Millers, Printers, Bookbinders, Boxmakers, Lithographers. Shipowners, Butter Factors, Lard Refiners, Bacon Curers, Fruit Growers, Drysalters, Spice Grinders, Saddlers, Curriers, Iron Founders, and Tinplate Workers, Fellmongers, &c.; Tea Growers, Blenders, Packers, and Importers.

SHIPPERS - Owners of Steamships

"FRATERNITY," "NEW PIONEER," "DINAH," and "BRITON."

Registered Office, Bank, and Shipping Department:—1, Balloon St., Manchester.

Grocery and Provision Warehouses:—Balloon Street and Corporation Street, Manchester.

Paper and Twine Warehouse:—Corporation Street, Manchester.

Drapery Warehouses:—Balloon Street and Dantzic Street, Manchester.

Woollens and Ready-made Clothing Warehouse:—Dantzic Street, Manchester.

Boot and Shoe Warehouse:—Balloon Street, Manchester.

Saddlery Warehouse:—Balloon Street, Manchester.

Furniture Warehouse:—Corporation Street, Manchester.

Carpet and Floorcloth Warehouse:—Corporation Street, Manchester.

Coal Department:—Balloon Street, Manchester.

Branches:—West Blandford Street, Newcastle-upon-Tyne; and Leman Street, London, E.

Purchasing and Forwarding Depôts:—

Liverpool, Manchester, Goole, Garston, Bristol, Northampton, Cardiff, Longton, and Jersey;

Cork, Limerick, Tralee, and Armagh (Ireland); New York (America); Montreal (Canada);

Copenhagen, Aarhus, Odense, Herning, and Esbjerg (Denmark); Gothenburg (Sweden);

Rouen (France); Sydney (Australia); and Denia (Spain).

*Sale and Sample Rooms:—*Leeds, Nottingham, Blackburn, Huddersfield, and Birmingham.

*Hide and Skin Depôts:—*Newcastle, Manchester, Leeds, and Beeston.

*Fellmongering, &c.:—*Pontefract.

Manufacturers of Flour, Butter, Lard, Biscuits, Sweets, Preserves, Candied Peels, Pickles, Cocoa, Chocolate, Soap, Candles, Glycerine, Starch, Tobacco, Cigars, Cigarettes, Snuff, Paints and Varnish, Boots and Shoes, Saddlery, Woollens, Grey Cotton Cloths, Clothing, Shirts, Mantles, Underclothing, Corsets, Millinery, Flannels, Hosiery, Silsesias, Pants, Ladies' Underwear, Cardigans, Furniture, Hardware, Brushes, Mats, &c.

THE PRESENT POSITION

Shareholders (1,158 Societies), over 2 Millions.

Capital, - - over 7 $\frac{1}{4}$ Millions. [£]

Reserve Funds, nearly 1 $\frac{1}{2}$ Million.

Land, Buildings, &c., over 4 $\frac{1}{2}$ Millions.

Depreciation, - over 2 $\frac{1}{2}$ Millions.

Sales for Year, nearly 28 Millions.

Total Sales, - nearly 439 Millions.

Total Profit, - nearly 7 $\frac{1}{4}$ Millions.

Bank Turnover, over 146 Millions. *

Direct Imports, nearly 7 $\frac{1}{4}$ Millions. *

Own Manufactures, nearly 7 Millions. *

* For Year.

OF THE

CO-OPERATIVE WHOLESALE SOCIETY.

The Scottish Co-operative Wholesale Society Limited.

ESTABLISHED 1868.

PRODUCTIVE DEPARTMENTS.

SHIELDHALL, near GLASGOW.

Tannery.

Boot and Shoe Factory

Cabinet Factory.

Preserve Factory.

Brush Factory.

Tobacco Factory.

Hosiery Factory.

Pickle Factory.

Artisan Clothing Factory.

Printing Department.

Tinware Department.

Confection Factory.

Coffee Essence Factory.

Chemical and Sundries Department.

PAISLEY ROAD, DUNDAS STREET, PATERSON STREET, AND PARK STREET, GLASGOW.

Ham-curing and Sausage Department.

Bespoke Tailoring and Mantle Making.

Waterproof and Umbrella Factories.

Skirts and Underclothing.

Cart and Van-building Department.

Saddlery Department.

Aerated Water Factory.

Carting Department.

Electrical Department.

REGENT FLOUR MILLS, PARTICK, GLASGOW.

JUNCTION MEAL AND FLOUR MILLS, LEITH.

CHANCELOT ROLLER FLOUR MILLS, EDINBURGH.

Aerated Water Factory, Leith.

PAISLEY.

Potterhill Laundry and
Dress Shirt Factory.

WIGTOWN.

Bladnoch Creamery.

ABERDEEN.

Fish-curing Works

SELKIRK.

Ettrick Tweed Mills.

STIRLING.

Aerated Water Factory.

ENNISKILLEN.

Creameries and Depot.

GRANGEMOUTH.

Soap Works.

DUNFERMLINE.

Aerated Water Works.

CALDERWOOD ESTATE, LANARKSHIRE.

The Scottish Co-operative Wholesale Society Limited.

ESTABLISHED 1868.

Registered Address and General Offices:

95, MORRISON STREET, GLASGOW.

DISTRIBUTIVE DEPARTMENTS.

GROCERY AND PROVISION WAREHOUSE: Paisley Road, Crookston Street, Park Street, and Clarence Street, Glasgow.

GROCERY AND PROVISION BRANCHES: Leith, Kilmarnock, Dundee, and Enniskillen.

DRAPERY WAREHOUSE: Dundas Street, Paterson Street, and Wallace Street, Glasgow.

BOOT AND SHOE WAREHOUSE: 129, Dundas Street, Glasgow.

FURNITURE AND STATIONERY WAREHOUSE: 95, Morrison Street, Glasgow.

FURNITURE WAREHOUSE AND DRAPERY AND BOOT SAMPLE ROOM: Chambers Street, Edinburgh.

Turnover for 1911	£7,851,079
Value of Goods Manufactured	£2,344,995
Total Profit for 1911	£308,890
Total Capital at December, 1911	£3,171,459
Reserve and Insurance Funds	£666,587

Total Sales from Commencement £137,618,346

THE Society is a Federation of 274 Co-operative Societies in Scotland, holding among them at December, 1911, 431,045 Shares of the value of £1 each. For the year 1911 £261,315 was allocated to Societies as Dividends on Purchases. Working Expenses, Distribution, &c., including Interest on Capital and Depreciation, were at the rate of 6d. per £ on value of goods turned over. The sum of £1,561,484 has been expended on Buildings, Plant and Machinery. These have been depreciated by £1,052,751, and their book value at December, 1911, was £508,653.

The Society has joint buying arrangements with the Co-operative Wholesale Society Limited, of England, in many important Continental Centres; in the United States and Canada; and is joint owner with the Co-operative Wholesale Society of Tea Estates in Ceylon.

NUMBER OF EMPLOYEES 7,921.

THE
Co-operative Insurance Society
LIMITED.

ESTABLISHED 1867.

DIRECTORS:

Chairman: T. WOOD, Manchester.

WM. BAMFORTH, Manchester.	W. A. HILTON, J.P., Bolton.
MARK H. CLEAR, Sheerness.	J. C. HOWITT, Hucknall Torkard.
JOHN DEWAR, Cathcart.	JOHN OLIVER, J.P., Gateshead.
J. M. EVANS, Ebbw Vale (Mon.).	T. RAWLINSON, Blackpool.
J. H. FORSYTH, Glasgow.	W. H. SCHOFIELD, J.P., Rochdale.
B. HEPWORTH, Heckmondwike.	J. SHARPLES, Blackburn.

AUDITORS:

C. J. BECKETT, Darwen, and C. CRABTREE, Hebden Bridge.

BANKERS:

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

CLAIMS PAID	£500,000.
INSURANCE FUNDS	£365,000.

Departments of Business:

**LIFE, FIRE, ACCIDENT, MOTOR VEHICLE,
PLATE GLASS, FIDELITY, BURGLARY,
and WORKMEN'S COMPENSATION.**

ACCIDENT INSURANCE FOR COMMITTEES.

Being Employers, the Committees of Co-operative Societies are not entitled in case of accident, while on their Society's business, to compensation under the Workmen's Compensation Act. To provide for such cases a method of Collective Personal Accident Insurance has been devised for the benefit of Committee-men while performing the duties of their office.

The Co-operative Insurance Society Limited.

COLLECTIVE LIFE ASSURANCE.

The Premiums and Claims are in proportion to the purchases by Individual members. All purchasing members are assured under one Policy; thus a saving of nearly 40 per cent is effected when compared with the cost of weekly collections. A Co-operative Society may effect either of the following Assurances:—

1. At Death of members (Single and Joint).
2. At Death of members, including married couples whether both are members or only one of them is.
3. At Death of members, including married couples as in No. 2, above, also including children from six months to 16 years of age.

Progress of Collective Life Assurance

since its introduction in April, 1904.

Year Ended	No. of Societies Assured.	Members.	Pr'mium.	Claims Paid.		Divisible Surplus.
				No.	Amount.	
			£		£	£
31st December, 1904....	5	17,500	1,027	61	424	.
" 1905....	16	32,600	2,977	262	1,934	1,159
" 1906 ...	27	48,400	4,579	495	3,195	1,389
" 1907..	55	77,000	7,933	805	5,747	1,900
" 1908....	94	126,832	13,108	1,172	7,776	4,852
" 1909 ..	158	231,181	22,325	2,012	13,805	7,800
" 1910....	277	441,979	47,291	4,222	28,254	17,000
" 1911....	346	622,822	72,902	8,915	54,006	16,000

Between 31st December, 1911, and 20th June, 1912, twenty-one additional Societies, with an aggregate membership of 28,373, have adopted Collective Life Assurance. More than one million persons are now assured in this branch.

The Co-operative Insurance Society Limited is A FEDERATION OF 980 CO-OPERATIVE SOCIETIES.

Full information and Application Forms for Membership, Insurance, or Agency may be obtained at the Offices of the Society, viz.:

CHIEF OFFICE:

109, CORPORATION STREET, MANCHESTER.

BRANCH OFFICES:

Glasgow: 23-27, Morrison Street. Edinburgh: 12, Shandwick Place.

Newcastle-upon-Tyne: 84, Westmorland Road.

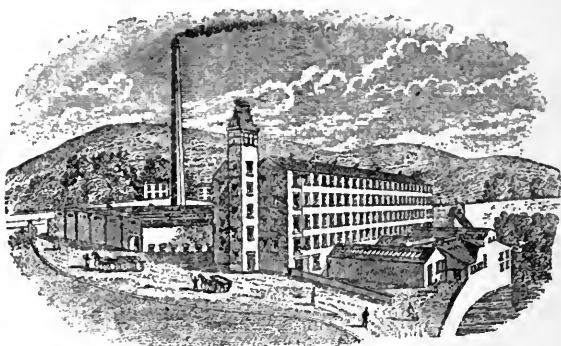
Bradford: 65, Sunbridge Road. Cardiff: 53, Queen Street.

London: 14, Red Lion Square, Holborn, W.C.

Dublin: 3, Commercial Buildings. Dame Street.

Hebden Bridge Fustian Manufacturing Co-operative Society LIMITED.

Telegraphic Address:
"NUTCLOUGH,"
HEBDEN BRIDGE.



Telephone No. 50.

To Members of Co-operative Societies—

When ordering Fustian Clothing at your Stores, insist on having those from the Co-operative Factory at Nutclough.



ALL KINDS OF

FUSTIAN CLOTHING,

Ready-made and to Measure. Neatly Cut and Finished.

Samples and Prices to Co-operative Societies on Application.

Nutclough, Hebden Bridge, Yorkshire.

AGENTS—The Co-operative Wholesale Society, Manchester, Newcastle-on-Tyne, and London, and the Scottish Wholesale Society, Glasgow.

Every Co-operator should Read the

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A Popular Progressive Magazine Issued by
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Monthly.

3d.

Monthly.

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**CONTRIBUTIONS BY THE LEADING
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the People, and the only Periodical of its kind issued at

THREEPENCE.

*It is the duty of every Co-operator to support the
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ADVERTISEMENTS.

BURNLEY SELF-HELP LTD.

REGISTERED OFFICE :

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MAKERS OF

**Shirtings, Flannelettes, Silesias, Linenettes,
Lustres, and Sateens ;**

ALSO

Grey Cloths in Jeans, Twills, and Plains.

ALL COMMUNICATIONS TO WAREHOUSE, MANCHESTER.

National Telephone, 138 Burnley.

National Telephone Co., 3,010 City, Manchester.

♦ **HEALEY ROYD MILL,
BURNLEY.**

THE LEICESTER Co-operative Printing Society LIMITED.

Letterpress and Lithographic Printers, . .

Account Book Manufacturers, Bookbinders,

Boxmakers, &c., &c.

Established 1892 for the production of every requisite in **Printing and Stationery**
for Store, Office, Workshop, or Propaganda. Inquiries invited.

48-Hour Week. Trade Union Wages paid in all Departments.

Office :—CHURCH GATE, LEICESTER.

INSIST ON HAVING AN
“**IDEAL**” COSTUME or **SUIT**.



Absolutely the Best. Best for Wear. Best for Style. Best for Value.

Every Garment sold is made under co-partnership conditions of labour, on premises which are acknowledged to be the **Best** for the **Tailoring** in the country.



REFUSE IMITATIONS HAVE ONLY THE “IDEAL.”



The Ideal Clothiers Limited.

WORKS: MILL ROAD, WELLINGBOROUGH.

‘Equity’ and ‘Aspasia’ Brands of Boots and Shoes
Should be Stocked by all Co-operative Societies.



All our Goods are made under Co-partnership conditions by Trade Union labour.
Smart Designs. Latest Models. Wear Guaranteed.



TRADE UNION STAMP No. 2 ON ALL GOODS.



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Branch Warehouse: 12, Cannon Street, Manchester.



LEICESTER CO-OPERATIVE
Boot and Shoe Manufacturing Society Limited.

PAISLEY

CO-OPERATIVE MANUFACTURING

SOCIETY LIMITED. ❧ ❧ ❧ ❧

CO-OPERATORS CAN BE SUPPLIED AT THEIR OWN STORES WITH
THE FOLLOWING GOODS MANUFACTURED BY THE P.C.M.S., VIZ.:-

**“PACOMA” THOROUGHLY SHRUNK
REGD. CLOTHS.**

Shirtings, Shirts, Skirtings, Skirts, Ladies'
Dress Tweeds and Serges, Gents' Serges
Ladies' and Children's Blouses and Under-
clothing, Shawls, Shawlettes, Mufflers,
Scarfs, &c.



**GUARANTEE ALL GOODS BEARING THE ABOVE REGISTERED
MARK ARE THOROUGHLY SHRUNK.**

For LADIES', GIRLS', and BOYS'

BOOTS and SHOES

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SILEBY EXCELSIOR

CO-OPERATIVE

BOOT AND SHOE MANUFACTURING SOCIETY.

TRADE UNION STAMPED GOODS.

MADE UNDER CO-PARTNERSHIP PRINCIPLES.

Samples sent to any Societies, Carriage Paid.

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ADVERTISEMENTS.

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PADDOCK STREET, WIGSTON.

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HOSIERY AND UNDERWEAR.

THE TRADE MARK BEING A
GUARANTEE OF ITS VALUE AND
RELIABILITY.

SOCIETIES WOULD DO WELL TO
GIVE THIS BRAND A TRIAL.

The Employees are all Trade Unionists, and
the Profits are divided between Capital,
Labour and Customer.



SAMPLES SENT TO SOCIETIES ON APPLICATION—CARRIAGE PAID

LEICESTER SELF-HELP BOOT AND SHOE
MANUFACTURING SOCIETY LIMITED,
DARTFORD ROAD, LEICESTER.

CO-OPERATORS AND TRADE UNIONISTS

Should ask at their Stores for

SELF-HELP BRAND

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SATISFACTION GUARANTEED.

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LIMITED.

COMMENCED BUSINESS 1903.

28, MINORIES, LONDON, E.

WHOLESALE

BESPOKE and READY-MADE CLOTHIERS.

ALL GARMENTS CUT IN LATEST STYLES.

TRADE UNION WAGES.

PROFITS DIVIDED BETWEEN CAPITAL, LABOUR, AND PURCHASES.

A TRIAL WILL ENSURE CONFIDENCE.

THE SHEFFIELD

Cutlery Co-operative Productive Society

Registered No. 1,633.

LIMITED,

Trade Mark: "UNITY."

UNITY WORKS, ELDON STREET, SHEFFIELD.

MANUFACTURERS OF ALL KINDS OF

**Table Cutlery, Fancy Pen and Pocket Knives, Razors,
Butchers' Knives and Steels, Scissors, Shears, &c.**

All from the Best Steel and Warranted.

Genuine British Plate or Improved Nickel Silver and Metal Goods.

Sample Orders supplied, and any of our Goods may be obtained at the
Co-operative Wholesale Societies, and their Branches—Manchester, Newcastle,
London, Glasgow, and Edinburgh, and from the Works.

ADVERTISEMENTS.

The “Scottish Co-operator,”

THE ORGAN OF THE MOVEMENT IN SCOTLAND.

PUBLISHED EVERY FRIDAY.

CONTAINS—

Co-operative News from all parts of the Country.
Reports of all Co-operative Conferences, Society Meetings, &c.
Special Articles on Co-operative, Social, and Industrial Affairs; besides
Bright, Instructive, and Interesting Articles of a general character.

EDITORS:

Henry Dyer, M.A., D.Sc., LL.D. | Mr. William Reid.

The *Scottish Co-operator* has the largest and most extensive circulation of any
Co-operative Journal in Scotland.

A SPLENDID ADVERTISING MEDIUM.

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263, WALLACE STREET, KINGSTON, GLASGOW.

THE

Lincoln Land and Building Society Limited.

(Incorporated under the Industrial and Provident Societies Act, 1893.)

ESTABLISHED 1872.

Registered Office: ODDFELLOWS' HALL, UNITY SQUARE, LINCOLN.

OBJECTS:

The objects of this Society shall be to carry on the industries, trades and businesses of builders and contractors, producers, manufacturers and dealers in any of the materials employed in the construction of buildings, and of the buying and selling of land, and of **Banking**.

The Share Capital is all transferable, and consists of an unlimited number of Shares of One Pound each, payable at once, or by instalments, as follows, viz.:—One Shilling per Share on application, One Shilling per Share on allotment, and One Shilling per share per month until the Shares are fully paid up. A member can hold from one to two hundred Shares.

The Society is a “Permanent” Building Society, and persons may take up Shares at any time without having to pay up any arrears.

ANDREW HALL, CHAIRMAN. JAS. WIELD, SECRETARY.

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HOSIERY AND UNDERWEAR
TRY THE
KIRKBY-IN-ASHFIELD MANUFACTURERS LTD.
CO-OPERATIVE HOSIERY SOCIETY,
EAST KIRKBY, NOTTINGHAM.

Co-operators should ask at their Stores for
"ASHFIELD" BRAND Hosiery and Underwear.
SATISFACTION GUARANTEED.

SAMPLES SENT TO ANY SOCIETY—CARRIAGE PAID

The Midland Boot Manufacturers Limited,
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Makers of the well-known . . .

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OF MEN'S, YOUTHS', and BOYS'

High-class Boots,
Shoes, and Leggings.

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CO-PARTNERSHIP PRINCIPLES.

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Anything from a Memorandum to an Office Ledger.

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Our Aim:—**TO PLEASE OUR CUSTOMERS.**

We supply "CLIMAX" CHECK BOOKS and BLOTTERS. All Styles.

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Samples of each or all of these ranges will be sent on application to any Society in the United Kingdom for inspection. Carriage paid.

Co-operators' Year Book for 1913,

FOR HOME, STUDY, AND WORKSHOP.

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POST FREE, 6d.

**Quantities for Co-operative Societies—per dozen Copies, 2s. 3d.;
per 100 Copies, 16s.**

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Ready December, 1912. Special Terms for Localised Editions.

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ESTABLISHED 1890.

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Cabinet Makers and Upholsterers.

SHOP FITTERS AND SHOWCASE MAKERS.

Coventry Co-operative Watch Manufacturing Society Limited.

ESTABLISHED 1876.

ESTABLISHED 1876.

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GOLD AND SILVER LEVER WATCHES.

Samples sent to Co-operative Societies. List of Prices on application. Societies and others may ensure the purchase of reliable English-made Watches at very reasonable prices.

Agents: The English and Scottish Co-operative Wholesale Societies.

ONLY ADDRESS:

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Make the only Co-operative-produced Umbrella, and therefore trust
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REPAIRS EXPEDITIOUSLY DEALT WITH.

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ADVERTISEMENTS.

ESTABLISHED 1892.

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Works and Offices:

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IRONS MADE TO FIT ANY SHAPE OF SOLE.

THE

"MORNING STAR" SUNDRIES LIMITED.

MANUFACTURERS OF ALL KINDS OF GROCERS' SUNDRIES.

MARROWFAT PEAS, TABLE SALT, GRAVY SALT, &c.

WRITE FOR QUOTATIONS.

LANDSLOWNE ROAD, LEICESTER.

For Men's Youths', and Boys' Strong Boots for Hard Wear

TRY THOSE MADE BY THE

Chesham Boot and Shoe Manufacturers Ltd.

WORKERS' BOOTS OUR SPECIALITY.

Made under Co-partnership Conditions.

Warranted all Leather.

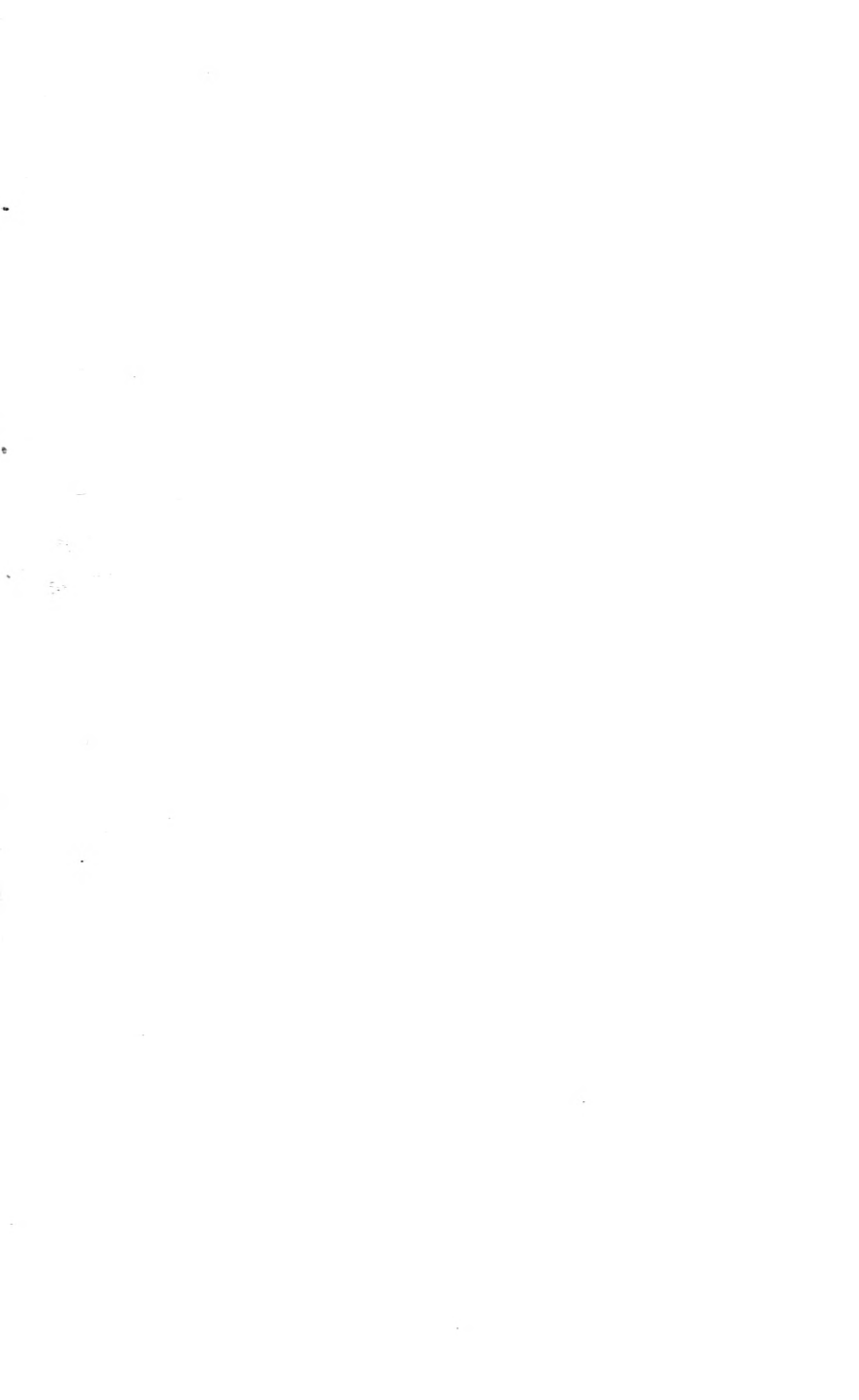
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Works: HIGHAM ROAD, CHESHAM, BUCKS.







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Co-operative Congress
Report

(27)

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